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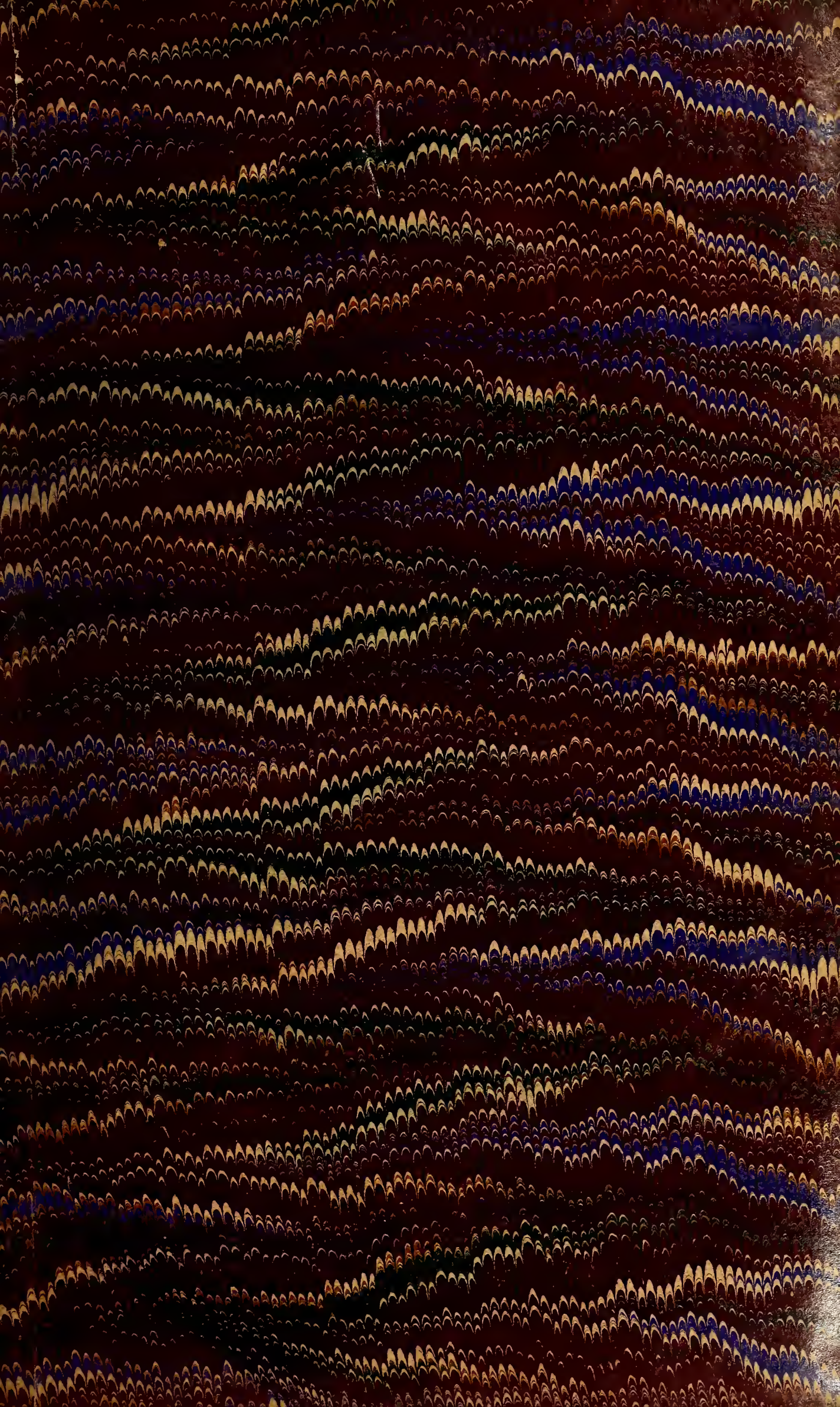
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ROYAL COMMISSION ON THE POOR LAWS AND
RELIEF OF DISTRESS.

APPENDIX VOLUME XV.

REPORT
TO THE
ROYAL COMMISSION
ON THE
POOR LAWS and RELIEF of
DISTRESS
ON
Endowed and Voluntary Charities in certain
Places, and the Administrative Relations of
Charity and the Poor Law.

BY
Mr. A. C. KAY and Mr. H. V. TOYNBEE.

Presented to both Houses of Parliament by Command of His Majesty.



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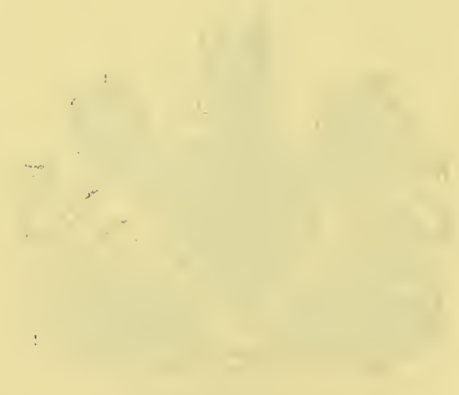
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TABLE OF CONTENTS.

ENGLAND.

<i>PART I.</i>		PAGE.			PAGE.
Arrangement of Report	- - -	3	BEVERLEY	- - -	- 169 [169]
Terms of Reference	- - -	6 [6]	Endowed Charities	- - -	- 170 [170]
Places selected for enquiry-	- - -	6 [6]	Voluntary Charities	- - -	- 174 [174]
Preliminary	- - -	7 [7]	Thrift Agencies	- - -	- 174 [174]
General observations on the Adminis- tration of Endowed Charities:			Poor Law Relief-	- - -	- 176 [176]
Norwich	- - -	9 [9]	Administrative Relations of Charity and the Poor Law		- 176 [176]
York	- - -	15 [15]	LICHFIELD	- - -	- 178 [178]
Coventry	- - -	20 [20]	Endowed Charities	- - -	- 179 [179]
Kendal	- - -	25 [25]	Voluntary Charities	- - -	- 184 [184]
Beverley	- - -	27 [27]	Thrift Agencies	- - -	- 185 [185]
Lichfield	- - -	30 [30]	Poor Law Relief-	- - -	- 185 [185]
Ludlow	- - -	32 [32]	Administrative Relations of Charity and the Poor Law		- 186 [186]
Bourne	- - -	34 [34]	LUDLOW	- - -	- 187 [187]
Cullompton	- - -	35 [35]	Endowed Charities	- - -	- 188 [188]
Cricklade	- - -	36 [36]	Voluntary Charities	- - -	- 191 [191]
Fairford	- - -	40 [40]	Thrift Agencies	- - -	- 191 [191]
Little Walsingham	- - -	41 [41]	Poor Law Relief	- - -	- 191 [191]
The Jarvis Charity	- - -	42 [42]	Administrative Relations of Charity and the Poor Law		- 191 [191]
General observations on the Adminis- tration of Voluntary Charities	- - -	44 [44]	BOURNE	- - -	- 193 [193]
Thrift Agencies-	- - -	51 [51]	Endowed Charities	- - -	- 194 [194]
General observations on the Adminis- trative Relations subsisting between Charity and the Poor Law	- - -	59 [59]	Voluntary Charities	- - -	- 197 [197]
General Conclusions	- - -	69 [69]	Thrift Agencies	- - -	- 197 [197]
Recommendations	- - -	73 [73]	Poor Law Relief-	- - -	- 197 [197]
			Administrative Relations of Charity and the Poor Law		- 198 [198]
<i>PART II.</i>			CULLOMPTON	- - -	- 199 [199]
NORWICH	- - -	82 [82]	Endowed Charities	- - -	- 200 [200]
Endowed Charities	- - -	84 [84]	Voluntary Charities	- - -	- 202 [202]
Voluntary Charities	- - -	96 [96]	Thrift Agencies	- - -	- 202 [202]
Thrift Agencies	- - -	106 [106]	Poor Law Relief	- - -	- 202 [202]
Poor Law Relief-	- - -	109 [109]	Administrative Relations of Charity and the Poor Law		- 203 [203]
Administrative Relations of Charity and the Poor Law		- 109 [109]	CRICKLADE	- - -	- 204 [204]
YORK	- - -	113 [113]	Endowed Charities	- - -	- 205 [205]
Endowed Charities	- - -	115 [115]	Voluntary Charities	- - -	- 206 [206]
Voluntary Charities	- - -	127 [127]	Thrift Agencies	- - -	- 206 [206]
Thrift Agencies	- - -	134 [134]	Poor Law Relief	- - -	- 206 [206]
Poor Law Relief-	- - -	137 [137]	Administrative Relations of Charity and the Poor Law		- 207 [207]
Administrative Relations of Charity and the Poor Law		- 138 [138]	FAIRFORD	- - -	- 208 [208]
COVENTRY	- - -	142 [142]	Endowed Charities	- - -	- 209 [209]
Endowed Charities	- - -	144 [144]	Voluntary Charities	- - -	- 210 [210]
Voluntary Charities	- - -	151 [151]	Thrift Agencies	- - -	- 210 [210]
Thrift Agencies	- - -	157 [157]	Poor Law Relief	- - -	- 210 [210]
Poor Law Relief-	- - -	158 [158]	Administrative Relations of Charity and the Poor Law		- 210 [210]
Administrative Relations of Charity and the Poor Law		- 159 [159]	LITTLE WALSHINGHAM	- - -	- 212 [212]
KENDAL	- - -	160 [160]	Endowed Charities	- - -	- 213 [213]
Endowed Charities	- - -	161 [161]	Voluntary Charities	- - -	- 214 [214]
Voluntary Charities	- - -	165 [165]	Thrift Agencies	- - -	- 214 [214]
Thrift Agencies	- - -	166 [166]	Poor Law Relief-	- - -	- 214 [214]
Poor Law Relief-	- - -	167 [167]			
Administrative Relations of Charity and the Poor Law		- 168 [168]			

TABLE OF CONTENTS—*continued.*

LITTLE WALSHINGHAM— <i>continued.</i>	PAGE.		PAGE.
Administrative Relations of Charity and the Poor Law -	214 [214]	Voluntary Charities - - -	220 [220]
STAUNTON - ON - WYE, BREDWARDINE, and LETTON:		Thrift Agencies - - -	220 [220]
The Jarvis Charity - . -	217 [217]	Poor Law Relief - - -	220 [220]
		Administrative Relations of Charity and the Poor Law -	221 [221]

SCOTLAND.

PART I.

Terms of Reference - - -	225
Places selected for inquiry- - -	225
Arrangement of Report - - -	225
Preliminary - - - - -	226
General observations on Charitable Administration:	
Edinburgh:	
Shelters, Labour and Lodging Homes - - - - -	227 [1]
Help in Money - - - - -	228 [2]
Help in Kind - - - - -	230 [4]
Relief of School Children - - -	231 [5]
Church Charities - - - - -	233 [7]
Almshouse Charities - - - - -	234 [8]
Pension Charities - - - - -	234 [8]
Medical Charities - - - - -	239 [13]
Help to the Afflicted - - - - -	245 [19]
Homes and Orphanages for Children - - - - -	246 [20]
Working Boys' Homes - - - - -	246 [20]
Lodging Homes for Young Women - - - - -	246 [20]
Reformatory Institutions - - -	246 [20]
Maintenance, Apprenticeship and Advancement of Boys and Girls - - - - -	247 [21]
Miscellaneous Charities - - -	247 [21]
Charity Organisation Society	248 [22]
General Observations - - - - -	248 [22]
Montrose:	
Trustees - - - - -	250 [24]
Almshouse Charity - - - - -	251 [25]
Pension Charities - - - - -	251 [25]
Help in Money and Kind - - -	251 [25]
Medical Charities - - - - -	251 [25]
Examples of Recipients of Charities - - - - -	252 [26]
General Observations - - - - -	253 [27]
Rural Parishes in Aberdeenshire:	
Application of Income- - - - -	257 [31]
Recipients- - - - -	258 [32]
Inadequacy of Amounts given	258 [32]
Examples of Recipients of Charities - - - - -	258 [32]
Nursing Associations - - - - -	260 [34]
General Observations - - - - -	260 [34]

Thrift Agencies - - - - -	261 [35]
Administrative Relations of Charity and the Poor Law:	
Edinburgh - - - - -	264 [38]
Montrose - - - - -	268 [42]
Rural Parishes in Aberdeenshire-	270 [44]
General Conclusions and Recom- mendations - - - - -	273 [47]

PART II.

EDINBURGH - - - - -	281 [55]
Shelters, Labour and Lodging Homes - - - - -	282 [56]
Help in Money - - - - -	283 [57]
Church Charities - - - - -	286 [60]
Help in Kind - - - - -	287 [61]
Relief of School Children - - -	288 [62]
Almshouse Charities - - - - -	289 [63]
Pension Charities - - - - -	290 [64]
Medical Charities - - - - -	297 [71]
Help to the Afflicted - - - - -	302 [76]
Homes and Orphanages for Children - - - - -	303 [77]
Working Boys' Homes - - - - -	307 [81]
Lodging Homes for Young Women	307 [81]
Reformatory Institutions - - -	307 [81]
Charities for General Purposes -	311 [85]
Charity Organisation Society -	314 [88]
Tabular Summary of Charities -	315 [89]
Thrift Agencies - - - - -	326 [100]
Poor Law Relief - - - - -	329 [103]
MONTROSE - - - - -	331 [105]
Charities - - - - -	332 [107]
Tabular Summary of Charities -	347 [122]
Thrift Agencies - - - - -	350 [125]
Poor Law Relief - - - - -	352 [127]
RURAL PARISHES IN ABERDEENSHIRE:	
The Burnett Mortification - - -	355 [131]
New Deer - - - - -	368 [144]
Longside - - - - -	372 [148]
Lonmay - - - - -	376 [152]
Methlick - - - - -	378 [154]
Skene - - - - -	381 [157]
Dyce - - - - -	382 [158]
Old Machar - - - - -	384 [160]
Tabular Summary of Charities -	387 [163]

NOTE.—References made in this volume and in the reports of the Commission to the pages in this volume are to the page-numbering in brackets.

TABLE OF CONTENTS—*continued.*

APPENDICES.

ENGLAND.

	PAGE		PAGE
I. The sources, personal and documentary, from which information has been obtained - - -	393 [223]	VII. Table showing the Thrift Agencies made use of by recipients of charities interviewed - - -	398 [228]
II. Form of enquiry sent to Clerks to Endowed Charities -	393 [223]	VIII. Charity Commission Model Schemes - - -	400 [230]
III. Form used in the investigation made respecting recipients of Charities - - -	394 [224]	IX. Return of the Endowed Charities which co-operate with the London Charity Organisation Society - -	402 [232]
IV. Form of enquiry sent to ministers of religion - -	395 [225]	X. Cases illustrative of co-operation between Endowed Charities and the London Charity Organisation Society - -	404 [234]
V. Table relating to population and pauperism in places visited - - -	396 [226]	XI. Abstract of information obtained regarding recipients of Charities - - -	405 [235]
VI. Table relating to assessable value and cost of pauperism in places visited - - -	397 [227]		

SCOTLAND.

I. The sources, personal and documentary, from which information been obtained - - -	547 [167]	VI. Table relating to population and pauperism in places visited - - -	553 [173]
II. Form of inquiry sent to Clerks to Charities - - -	548 [168]	VII. Table relating to cost of pauperism in places visited - -	554 [174]
III. Form used in the investigation made respecting recipients of Charities - - -	550 [170]	VIII. Table showing the Thrift Agencies made use of by recipients of charities interviewed - - -	555 [175]
IV. Form of inquiry sent to Ministers of Religion - - -	551 [171]	IX. Charity Commission Model Schemes - - -	556 [176]
V. Form of inquiry sent to Session Clerks of Parishes participating in the Burnett Mortification -	552 [172]	X. Abstract of information obtained regarding recipients of Charities - - -	559 [179]

REPORT

ON

Endowed and Voluntary Charities in certain
places in England, and the Administrative
Relations of Charity and the Poor Law,

BY

MR. A. C. KAY

AND

MR. H. V. TOYNBEE.

TO THE SECRETARY,
THE ROYAL COMMISSION ON THE
POOR LAWS AND RELIEF OF DISTRESS.

SIR,

We now have the honour to submit for the consideration of the Royal Commission our Report on the matters referred to us for investigation.

TERMS OF REFERENCE.

The terms of reference were as follows:—

To make enquiry and report as to—

- (a) the administrative relations of Charity and the Poor Law ;
- (b) the extent, and the actual and potential utility of Endowed and of Voluntary Charities. The enquiry to be confined to certain typical towns and rural unions, and to be exclusive of Medical Charities.

PLACES SELECTED FOR ENQUIRY.

The undermentioned towns and places situate in various parts of the country and possessing Charities of considerable amount for the benefit of the poor were selected by the Commission as being suitable for the purposes of our investigations:—

<i>Large Towns.</i>	<i>Small Towns</i>	<i>Rural Districts—cont.</i>
Norwich.	Lichfield.	Fairford.
York.	Ludlow.	Little Walsingham.
Coventry	Bourne.	Jarvis Charity :
<i>Towns of moderate size.</i>	<i>Rural Districts.</i>	Staunton-on-Wye.
Kendal.	Cullompton.	Bredwardine.
Beverley.	Oundle.*	Letton.
	Cricklade.	

ARRANGEMENT OF REPORT.

After a preliminary statement of the scope of the enquiry and the procedure adopted, Part I. of our Report contains:—

1. General observations on—
 - (1) Endowed Charities ;
 - (2) Voluntary Charities ;
 - (3) the extent to which Thrift Agencies are operative in the several places visited by us.
2. General observations on the administrative relations subsisting between Charity and the Poor Law in the said places.
3. Conclusions regarding—
 - (a) the actual utility ;
 - (b) the potential utility of the Charities generally which have come within the scope of our investigation.

Part II. contains under the heading of each place a statement as to its population, industries, the rate of wages and the rents paid, an account of the Charities, Endowed and Voluntary, the amount of their income and the manner in which it is applied, together with some particulars regarding the operation of Friendly Societies and other thrift agencies, and a statement as to Poor-Law Relief and the relations of the Charities with the administration of the Poor Law.

Other matters to which reference is made will be found in the Appendix.

We have the honour to be, Sir,

Your obedient servants,

ANDREW C. KAY.

H. V. TOYNBEE.

November, 1907.

* See page 7.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

PRELIMINARY.

Within the period at our disposal (six months) we have visited and made enquiries in each of the above-mentioned places, with the exception of Oundle. We have also had the advantage of interviews with the Charity Commissioners, Poor-Law Inspectors appointed by the Local Government Board, and officials in the department of the Registrar of Friendly Societies.

Before visiting any place our practice has been to forward to the clerks of each of the principal Endowed Charities a form of enquiry, of which a specimen is given in Appendix II. The particulars so obtained have been useful as a basis of enquiry, but we have also been careful to obtain information concerning each Charity by means of a personal conference with the trustees or their representatives. We have also had interviews with individual trustees and with many other official and representative persons in each locality. Particulars of the sources of our information, both personal and documentary, are given in Appendix I. We desire to take this opportunity of acknowledging the courtesy of the Charity Commissioners in allowing us access to official reports and other documents, including the copies of accounts of Endowed Charities rendered to them under statutory provisions, and we desire also to express our thanks to the Chief Registrar of Friendly Societies for similar help, to the trustees of the Charities, their clerks, and our other informants for the readiness with which they assisted us in our investigations.

ENQUIRY REGARDING RECIPIENTS OF CHARITIES.

A point which seems to call for special mention in connection with our enquiries, as we believe it is to a great extent a novelty in the investigation of charitable administration, is that we were assisted by a capable and experienced enquiry officer, who in each locality visited personally and made enquiries as to the circumstances and character of a large number of inmates of almshouses and recipients of pensions and doles.

Our mode of procedure was in the first place to obtain lists of recipients from the clerks to the Charities, which were submitted to the relieving officers in order to ascertain how many were receiving out-door relief. This having been done, cases were selected at random, except that we invariably included a certain number of those on the out-door relief list, and were careful to obtain examples of the recipients of each class of charity.

The selected cases were visited by our enquiry officer, who filled up a form giving details of age, occupation, income, children and other particulars. (For specimen of form see Appendix III.) Having gone through the cases in this manner he proceeded to verify the statements made and to ascertain the character of the persons under consideration, by consulting ministers of religion, relieving officers, the police, charity organization societies' officials, school attendance officers, members of friendly societies, shopkeepers and others.

Altogether our enquiry officer visited and questioned 518 individual recipients of charity. The particulars of each case have been summarized and are set out in Appendix XI. Owing to the short time we were able to remain in each locality and the large size of some of the towns visited, the investigation was unavoidably not so thorough and complete as we could have wished, but on the whole we believe that the results may be accepted as a valuable and authentic record of the circumstances and character of the recipients of the charities.

ENQUIRY REGARDING WAGES AND RENTS.

In order to arrive at some idea of the conditions under which the working classes live in the places which we visited, we felt it incumbent upon us to find out what were the rates of wages in the principal industries; and, as rents form a very important item of expenditure, we also endeavoured to ascertain the ordinary amount paid under this heading. In all cases our figures as to rents include the amount paid in rates.

We cannot claim that our information about the above matters is of a very precise nature, but we venture to think that it is sufficient to serve as a rough guide in estimating the ability of the working classes to dispense with charity.

THRIFT ORGANISATIONS.

No enquiry such as has been entrusted to us would be complete without some account being given of the steps taken by the working classes to secure their independence by means of the various thrift organisations at their command.

Here it is possible to supply more accurate and detailed information than in regard to some other matters which have come before us.

Of these organisations we have dealt with six which seemed to us of chief importance as affecting the working classes, namely, the Friendly Societies, Trade Unions, Industrial and Provident Co-operative Societies, Building Societies, Trustee Savings Banks, and Provident Dispensaries.

We have given under each place a list of the permanent registered Friendly Societies for adults, with the membership and funds at the end of 1905; a return of the branches of Trade Unions, with the membership at the end of 1906, and, in most cases, the benefits membership carries with it; particulars of the membership, capital and sales of the Industrial and Provident Co-operative Societies; the number of the Building Societies, their membership and assets; the number of depositors, and the sums deposited in the Trustee Savings Banks; and the membership of the Provident Dispensaries.

In the case of the Ancient Order of Foresters and the Independent Order of Oddfellows, Manchester Unity, as being the largest friendly societies in the Kingdom, we have supplied information as to the financial position of the various branches, and what, if any, steps have been taken by them to provide their members with superannuation allowances.

POOR LAW RELIEF.

Having regard to the close connection between charitable assistance and Poor Law Relief, we have thought it advisable to give statistics for each place relating to the administration of the Poor Law, and our impression of the policy adopted by the respective Boards of Guardians. The figures have been taken largely from those prepared by the Statistical Committee of the Royal Commission and Mr. Booth.

It should be noted that with the exception of Norwich and Coventry the figures which are for Poor Law Unions refer to areas much larger than those covered by our enquiry, which for the most part form only a portion of a Poor Law Union. We have, however, been able to obtain from the Clerks to the Boards of Guardians the actual expenditure on out-door relief for the year ending Lady-Day, 1906, and the number of out-door paupers on January 1st, 1906, in each place visited.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

PART I.

I.—GENERAL OBSERVATIONS ON ADMINISTRATION.

(1.)—ENDOWED CHARITIES.

NORWICH.

Population (1901), 111,733.

Reported page 83.

According to the results of our enquiries, which are tabulated below (see pages 92 and 104), the gross yearly income of the Endowed and Voluntary Charities applicable for the relief of the poor of Norwich amounts approximately to £26,614. This sum is exclusive of educational and medical charities; and it is also exclusive of sums expended directly by private beneficence, the extent of which we have no means of gauging, although the amount is stated to be considerable.

Subject to deduction of outgoings and management expenses, the application of the above-mentioned sum of £26,614 may be roughly classified as follows:—

	£
Almspeople - - - - -	10,158
Outpensioners - - - - -	482
Apprenticing - - - - -	448
Medical Relief and Nursing - - - - -	1,209
Distribution to Poor—	
In Money - - - - -	3,578
In Kind - - - - -	1,991
Homes and Orphanages - - - - -	3,287
Shelters - - - - -	1,377
Blind Institution - - - - -	3,084
General Benefit of Poor - - - - -	1,000
	<u>£26,614</u>

ALMSHOUSES AND PENSIONS.

It will be observed that a large proportion of the income is applied in the maintenance of almshouses and their inmates. The total number of almspeople is about 260. The most important of the almshouse establishments is the Great Hospital, while next to this comes Doughty's Hospital. Both of these Charities have large endowments and the almspeople are well looked after and adequately maintained, and the same may be said of Cooke's Hospital, which provides excellent accommodation, with allowances, for eight almspeople. Some of the smaller Almshouse Charities have no endowment sufficient to provide stipends for the inmates, who are for the most part dependent on out-door relief for their support.

Under the scheme regulating the Great Hospital the system of appointment of inmates is by nomination exercised by the trustees in rotation, while in the case of Doughty's Hospital an inquiry officer is employed and the appointments are made by the trustees as a body. The system of nomination by individual trustees is objectionable in principle as it makes the election practically the result of the exercise of private patronage which is liable to abuse and has in the past been productive of jobbery, while in any case it is dependent on the care and discrimination of the

individual trustee. On the whole the inmates of the Great Hospital and the other almshouses are of a somewhat superior class to workhouse inmates, but, with some exceptions, there is no marked distinction.

In comparison with the magnitude of the Almshouse Charities the sum applicable in the maintenance of out-pensions is noticeably small, consisting chiefly of the sum of £250 a year expended out of the income of the Town Close Charity in pensions of 5s. a week paid to poor freemen or widows or daughters of freemen.

Particulars of the cases of some of the almspeople and pensioners into which we enquired, and which may be regarded as fairly typical, are as follows :—

ALMSHOUSES.

No. 129.—Husband, 83, formerly weaver; wife, 72; 5 children, of whom 4 are married. Home kept clean. Late employers allowed husband 10s. (afterwards reduced to 5s.) a week until 3 years ago, when he and wife were admitted to Almshouse. Said to be very respectable and hard working. Weekly income, 11s. (*i.e.*, 7s. 6d. from the Charity, 2s. 6d. from A.O. Foresters, and 1s. from single son).

No. 130.—Husband, 69, formerly shoemaker; wife 74, formerly midwife; 1 daughter, married. Home clean and tidy. Recipients belong to Norwich Co-operative Society, and are insured in Prudential. Husband said to have been employed by one firm 33 years; earnings, latterly, only 7s. a week, supplemented by wife's. Admitted to Almshouse nearly 3 years ago. Weekly income, 7s. 6d. from the Charity.

No. 133.—Husband, 79, formerly publican; wife, 78; only son died 3 years ago, leaving widow and 7 children, now receiving parish relief. Home very dirty. Husband kept an inn for 31 years, said to have done very well and ought to have saved money; also had some house property, which was muddled away. Never had banking account. Said to have been "too fond of his own wares" Weekly income, 7s. 6d. from the Charity.

No. 136.—Spinster, 76, formerly shoe sewer. Admitted to Almshouse 6 years ago. After father's death, 25 years ago, lived with mother on joint earnings, which were said to be too small for any saving. Introduction of machinery interfered with occupation. Respectable character. Cubicle clean and tidy. Insured in Royal Liver. Weekly income, 1s. 6d. from the institution, with board.

No. 138.—Widow, 72. Admitted to Almshouse on husband's death, 6 years ago. He was formerly in Army, discharged with pension 6d. a day, and latterly a coachman at 17s. a week. Three children, married, do not assist. Said on good authority to be very respectable. Cubicle kept clean. Weekly income, 1s. 6d. from Hospital, with board.

No. 144.—Married couple. Husband, 77, formerly labourer at 14s. a week, and wife, 76, formerly laundress at 7s. a week. Have been in the Almshouse 3 years. Of 3 married children one daughter only assists with "a trifle now and then." Home clean and comfortable. Character said to be good. Weekly income, 5s. 6d. from the Institution.

No. 145.—Widow, 82, formerly nurse. Late husband, plasterer, said to have earned good money, but of intemperate habits. At his death she was left without means. Only daughter, married, in Queensland. Admitted to Almshouse 15 years ago. Home clean and well furnished. Weekly income, 5s. 6d. from the Charity.

No. 146.—Widower, 79, formerly waterman. Very deaf. No children. Used to earn 17s. a week. Admitted to Almshouse 8 years ago. Weekly income, 5s. pension from late employers. Said to be very respectable.

PENSIONS.

No. 155.—Married couple, husband, 76, formerly printer; wife, 71. Husband, half paralysed, has had pension for 7 years. Five children, all married, except one son. Rent, 5s. a week. Home clean and comfortable. Weekly income, pension 5s., Oddfellows (M.U.) 5s., from sons 2s. Said to have been hard working and always respectable.

No. 156.—Widower, 80, formerly ironfounder. One daughter, single, 35. Lives with widowed sister bedridden, and daughter, takes care of both. Rent, 5s. 6d. a week, paid by sister, who contributes £1 a week altogether to upkeep of home. This, with the old man's pension 5s., which he has had for 2 years, forms weekly income for family. Insured in Prudential. Said to be very respectable.

No. 158.—Spinster, 83, formerly upholsteress. Gave up work 7 years ago and has had pension for 10 years. Rent, £9 2s. per annum, paid by nephews. Entirely dependent on pension, 5s., and small Christmas present from niece. Said to be a very respectable old woman who had worked hard.

For other cases, see Appendix XI., page 264 *et seq.*

APPRENTICESHIP CHARITIES.

The endowments applicable for apprenticing are of considerable importance, the gross yearly income amounting to about £400 a year. We were informed that

apprenticing is now more in vogue in Norwich than it was some years ago, and the system is considered valuable as preventing lads from drifting into the already overstocked ranks of unskilled labour. The poorer class of parents are not unnaturally anxious that their children should be earning wages at as early an age as possible, and in many classes of unskilled employment there is a demand for boys between the ages of 13 and 17, whose services are afterwards dispensed with. In suitable cases the payment of an apprenticeship premium is valuable as affording the parent assistance in bringing up his son to a skilled handicraft.

At present the management of the Apprenticeship Charities (omitting a few of trifling amount) is in the hands of six several bodies of trustees. A voluntary committee was recently formed for the purpose of ascertaining whether the administration of the Apprenticeship Charities could be improved, and enquiries were addressed by them to the trustees, but no definite result has yet been arrived at. It would in our opinion conduce to efficiency of administration if these Charities could be amalgamated under one body of trustees. At present the selection of the beneficiaries is in some cases exercised by the trustees as a matter of individual patronage, and there is no organised system of keeping in touch with the apprentices by visiting them at their places of employment. In some cases also, as shown by our enquiries, the assistance of the Charities has been given to parents who could apparently have afforded to pay the premiums themselves or to repay the amount to the Charity had the payment been treated as a loan instead of a free gift.

Particulars of our investigation of some of the cases of boys apprenticed out of the income of the Charities are as follows :—

APPRENTICESHIP CASES.

No. 205.—Widow, 30, charwoman, 4 children. Eldest son, 18, crippled in both legs, apprenticed to tailor in 1903 for 5 years. Premium, £10 from Charity, paid through C.O.S., who have given much help. Lad doing well. Home clean. Insured in Prudential. Rent, 3s. 3d. Weekly income, 16s. (mother's earnings 3s., son's 9s., out-relief 4s.). Family said to be respectable; mother energetic and capable.

No. 206.—Married couple; husband, 43, mechanic; wife 45; 6 children. Home very clean and comfortable. Oddfellows' and Prudential. Son, 17, apprenticed in 1904 to a plumber for 5 years; going on very satisfactorily. Premium, £10, from Charity. Rent, 6s. 6d. Weekly income, £1 14s. 6d. (husband's earnings 30s., son's 4s. 6d.). Evidently hard-working, thrifty people. Husband is buying his house.

No. 207.—Married couple; husband, 43, fitter; wife, 43; 5 children (1 married). Home clean and well-furnished. Husband member of A.O.Foresters. Son, 17, apprenticed in 1905 for 5 years to organ builders; is doing well and likes work. Premium, £15, £10 paid by Charity; and remainder by parents. Rent, 4s. 6d. Full weekly income not ascertained, but wife stated that husband gave her out of his earnings 17s. a week towards housekeeping. Family appear to be very respectable.

No. 210.—Widow, 62, needlewoman; 3 single sons living at home. Home clean and nicely furnished. Second son, 20, apprenticed in 1902 for 7 years to cabinet maker, who became bankrupt after 3 years. Premium, £10, a moiety of which had been paid by Charity. Lad turned over to another master, who received £7 10s. from Charity as half of a £15 premium. Complained that master taught him nothing, and left him; now earning 20s. a week at packing-case making. Trustees have taken no further action. Youngest son, 18, bound in 1904 for 7 years to a carpenter. Premium, £15, paid by Charity; said to be a good, steady lad, getting on satisfactorily. Rent, 3s. 6d. Weekly income, £2 12s. (sons earnings 21s., 20s., and 8s., mother's 1s., and 2s. from late husband's employers). Mother also receives small parish doles—2 cwt. coal and 3 loaves at Christmas.

No. 211.—Married couple; husband, 45, carpenter; wife, 44; 6 children. Home very clean and comfortable. Husband member of A.O.Foresters. Eldest son, 19, apprenticed in 1903 for 5 years to electrical engineer. Premium, £15, paid by charity. Lad said to be satisfactory, and master pleased with him. Rent, 4s. 10d. Weekly income, £2 17s. 6d. (father's earnings 30s., sons' 12s., 8s. 6d., and 7s.). Family appear to be very respectable; also recipients of small parish doles—1 cwt. coal and 5 loaves at Christmas.

DOLE CHARITIES.

The only other Charitable Endowments which seem to call for particular observation are the Dole Charities. These Charities, exclusive of funds derived from voluntary sources, which we deal with below (see page 44), have a gross yearly income of about £1,470, which is applied as to a sum of about £250 in small money gifts, and as to the residue in gifts of coals, bread, clothing and other articles in kind. The greater part of the income of these Charities is applicable for the benefit of particular parishes, and in most cases the trustees are the minister and churchwardens. With very few exceptions the gifts are distributed at certain fixed periods

during the year, and little or no discrimination is exercised in choosing the beneficiaries. In several parishes the practice is for one or more of the trustees to go round to every house in the parish under a certain rating and to give a ticket for 6d. or 1s. or 2s. worth of bread, coal or groceries. In the case of Fisher's and Cocke's Charities persons receiving Poor Law relief are excluded from participation ; but this is almost the only case in which any distinction is made on this ground.

So long ago as 1858 Mr. Hare, Inspector of Charities, in a Report to the Charity Commissioners on the Charities of Norwich, called attention to the injudicious system of distribution, the absence of discrimination in selecting the recipients, the smallness of the benefits accruing to them, and the amount of actual harm done, which, he saw reason to fear, preponderated over the good.

Since that date schemes have in several cases been established by the Charity Commissioners, with the view of providing for the improved application of Dole Charities. In this way improvement has to some extent been effected, but even in such cases the trustees have in several instances,* in disregard of the express provisions or of the spirit and intention of the scheme, continued the distribution of indiscriminate doles. Some surprise may be felt at the apparent disinclination of the trustees to give up a system of distribution which is now generally recognised to be productive, on the whole, of harm rather than of good to the recipients, while not infrequently the task of distributing the doles is both troublesome and thankless.† In some cases the disinclination appears to proceed from the desire to continue the precise mode of distribution prescribed by the founder, or from the view that endowments for the poor of a parish ought to be divided annually among all who can establish any title to be considered "poor;" while some of the trustees considered that even a casual and isolated gift of a small quantity of coals or bread or clothing "comes in handy in winter." A more potent reason, perhaps, for adhering to the system of doles is that in doing so the trustees are following the line of least resistance. The poor of a parish are accustomed to regard participation in the doles as a right. The more indiscriminate the distribution the less room is there for complaint from those who do not receive.

In many of the parishes the sums available are too small for the establishment of pensions or other modes of relief calling for considerable expenditure, while the well-considered application of small sums, after careful inquiry, in ways calculated to be of real and permanent benefit to the recipients, calls for special knowledge and for the expenditure of much time and trouble on the part of the administrators.

The position of the clergy with regard to the Parochial Charities is a difficult one, since the promotion of unpopular reforms may diminish their influence and usefulness in other directions. The vicar of one of the parishes remarked in this connection, that while in favour of reform in principle, he was not in a position to incur odium on the part of his parishioners ; and another vicar observed that reform must be imposed from outside.

Another difficulty in the way of such reform which has been brought to our notice in the course of our inquiries is the case of trustees whose position is dependent upon popular election, and who are consequently unwilling to alienate any considerable section of their constituents. A trustee in this position made the significant observation, "Where should I be with my election if we did away with the doles?"

Examples taken from those set out in Appendix XI., see page 272 *et. seq.*, are given below of cases which we investigated, illustrating the indiscriminate manner in which the doles are bestowed on persons of good character and indifferent, and whether they have or have not shown evidence of thrift and self-help, and illustrating also

* St. Benedict, Unknown Donor's Charity ; St. Mary Coslany, Wingfield's Charity ; St. Peter Mancroft, Blackhead's Charity.

† A churchwarden informed us that he had more than once been assaulted for refusing a gift, and that he now always took a big man with him at the time of the distribution !

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

the futility of such gifts in cases in which under a well devised system of charitable relief assistance might properly be given in such a manner as to confer real benefit.

DOLE CHARITIES.

No. 163.—Husband, 40, labourer; wife, 33; 5 children, all under 14, one tuberculous. Home poor, but very clean. Rent, 3s. 6d. a week. In debt to landlord. Insured in Prudential. Resided 3 years in parish and received doles once. Said to be good, steady family. Husband's earnings 12s. a week. Doles, bread and grocery tickets (= 1s 6d.) and 1 cwt. of coal about Christmas.

No. 164.—Woman, regarded as widow. Husband deserted her many years ago and is presumed to be dead. Cohabited with lodger, since deceased, by whom she had 3 children. One son by husband, frequently in infirmary, underwent 1 month's hard labour 5 years ago, convicted of obtaining relief unlawfully. Daughter said to be of loose character, and mother a receiver of stolen goods. Family well known to police as notoriously bad. Home dirty. Rent, 2s. 6d. Weekly income said to be 17s. (son's earnings.) Resident in parish 28 years, received small parish doles, viz., bread and grocery (= 1s. 6d.) and 1½ cwt. of coals about Christmas.

No. 174.—Single man, 32, music teacher, living with single sister, 38, mentally weak. Has been better off. Attributes present poor position to loss of pupils on account of sickness, but said on reliable authority to be feeble in character and to have lived extravagantly. Many debts. Home somewhat dirty. Rent 1s. 10d. Weekly income 10s. Resident in parish 3 years and received small parish gifts, viz., 5 cwt. of coal and 2 loaves, for some time.

No. 180.—Widow, 72; son, 32, single, bricklayer, and daughter, married. Son supports mother and her widowed sister, in receipt of out-relief, lives with them, paying 9d. a week towards rent (3s.). Weekly income about £1 (son's earnings). Recipient has lived all her life in parish, and received small parish doles (Fisher's and Cocke's), viz., 5 cwt. of coal annually, and a gown every 2 years, for 40 years. Character good.

No. 181.—Widower, 80; single daughter, 40, dressmaker, lives with him and keeps house; 5 other children married. Home clean and comfortable. Rent, £10 per annum. Weekly income, 15s. (5s. daughter's earnings, and 10s. recipients' pension from late employers). Lived in parish 45 years, received small parish doles (Fisher's and Cocke's) viz., 4½ cwt. coal annually, and a coat every 2 years, twice. Said to be quiet, respectable, hard working people.

No. 183.—Married couple, Italians; husband, 59, has been in hospital or infirmary ever since they came to England, 28½ years ago; wife, 69, accordion player; has lost one arm, is well known in streets, and receives much help in money and kind from various sources. Rent 1s. 4d. a week—much owing. Home untidy. Some doubt about validity of marriage. Stated that she earned only 1s. a week, but probably much more. Has been in parish 28 years, received small parish (Fisher and Cocke's) doles, viz., 4½ cwt. of coal annually, and a gown biennially, 4 years.

No. 189.—Widow, 64, caretaker of parish schools. Has been twice married; 3 children, married, have helped when necessary. Home clean and tidy. Insured in Prudential. Rent, 2s. 9d. weekly. Weekly income, 7s. (5s. wages and 2s. rent from female lodger). Been in parish 50 years, received small parish (Fisher's and Cocke's) gifts, viz., 4½ cwt. coal annually, a gown biennially, and a loaf every week, 4 years. Character said to be excellent.

No. 190.—Married couple; husband, 68, sawyer; wife, 62, laundress; out of 14 children 5 are living. Home rather dirty. Insured in Prudential. Rent, 2s. a week. Weekly income (united earnings), £1 0s. 6d. Character not bad, but both not very temperate. Lived in Norwich 28 years; received small parish (Fisher's and Cocke's) gifts, viz., 4½ cwt. of coal annually, and a coat biennially, 3 years.

The next three examples are cases of recipients of small pensions and doles from Charities connected with Nonconformist chapels.

NONCONFORMIST CHARITIES.—SMALL PENSIONS AND DOLES.

No. 196.—Married couple; husband 60, carpenter; wife (formerly upholsteress), 70, invalid; one son, single, 34, upholsterer, living at home; three daughters, married. Home dirty. Foresters and Prudential, Rent 3s. 2d. a week. Weekly income £1 6s. 6d. (husband's earnings 4s, son's 21s., 1s. 6d. from Chapel Charity, with doles in kind). Said to be very respectable.

No. 200.—Widow, 66, formerly laundress, lives with son-in-law, labourer, and married daughter, 37, box maker. Home clean and nicely furnished. Insured in Prudential. Rent, 3s. 9d. Weekly income, £1 8s. 6d. (son-in-law's earnings 16s., daughters 8s., contributions from other children 2s., Chapel Charity, 2s. 6d.). Said to be hard-working woman who has brought up children well.

No. 203.—Widow, 73, lives with single son, 32, shoemaker, and grandson, 18, labourer. Home very clean. Insured in Prudential, son in A.O. Foresters. Rent, 2s. 10d. Weekly income, £1 9s. (son's earnings 20s., grandson's 7s. 6d., Chapel Charity 1s. 6d.). Recipient also has doles in kind from Chapel and from Parish Charity.

The opinion which we have expressed of the evils flowing from the distribution of the income of Endowed and Voluntary Charities, amounting in the aggregate to a large sum annually, in casual and precarious gifts is confirmed by the views expressed by individual trustees, clergy and ministers, and by officials connected with the various agencies for the relief of the poor.

More than one of these informants spoke of the Dole Charities as an unmitigated evil, and said that the reputation which Norwich possesses as a place in which large sums are distributed in Charity has the effect of attracting to it the least desirable class of people, who gather into the city parishes, where the Charities are chiefly concentrated, and there lead a hand-to-mouth existence in houses which would not be taken by decent working people.

The incumbent of one of these parishes wrote : " Norwich is pauperised to a degree, and a large portion of idlers appear to live on the 'generosity' of the Norwich 'charitable.' "

Another incumbent stated : " I consider the poor of Norwich are helped too much, and if they were helped less, and made to help themselves more, we should have less poverty and discontent " ; while a Nonconformist minister expressed the hope that our investigations might " help to lessen the mischief wrought at present by our manifold Charities. "

Another incumbent, who has given evidence before the Commission, referred in emphatic terms to the harm done in his parish through the indiscriminate distribution of the Charities, with the result of pauperising and destroying the independence of the recipients. He also mentioned that at the time of the distribution of the Charities every house in the parish was occupied, while at other times there were about 40 empty houses, from which he inferred that people moved in for the purpose of participating in the Charities, and he gave an instance of a woman of very bad character who came into the parish from the workhouse, got her share of the Charities and then went back to the workhouse.

The question of what steps might be taken for the purpose of improving the administration of charitable relief in Norwich is one which presents great difficulties.

In the Report above referred to, presented to the Charity Commissioners in 1858, the recommendation was made that the Charities should be consolidated under one body of trustees, and in our opinion the first requirement for placing the management and application of the Charities on a satisfactory footing, is that there should be some central administrative body exercising general control and supervision over the Endowed and, if possible, the Voluntary Charities, preventing overlapping and securing uniformity of principle and efficiency in the application of the funds in ways best calculated to benefit effectually the poor of the city. Such a body might be composed of representatives of the Town Council, the Board of Guardians, the Churches and Nonconformist Bodies, the Voluntary Charities and Friendly and Trade Societies, with the addition of a certain number of co-optative members to be appointed from among such of the existing trustees of the Endowed Charities as might be willing to serve. The money which is at present wasted in the periodical distribution of indiscriminate doles should be applied in accordance with the provisions usually inserted in schemes of the Charity Commissioners for the general benefit of the poor (see Appendix VIII.), and it would be a necessary part of the suggested scheme for the reorganisation of the Charities that Relief Committees, appointed by the General Body of Trustees and responsible to them, should act as almoners of such portion of the income of the Charities as could not conveniently be applied directly by the Central Body. Committees of this kind might be appointed for the various wards or for other groups of parishes as should be considered advisable.

Since the passing of the Norwich Corporation Act, 1889, the City forms one civil parish, but the Act does not affect the ancient parochial divisions so far as regards the application of the Charities. It would conduce to convenience and efficiency of administration if the Charities could be consolidated and applied where most needed in the city without regard to parochial restrictions, and further justification of such a course might be found in the movement of the working class population from the central parishes where the charitable endowments are most numerous to the outskirts where they are few. Some of those whom we consulted regarding possible improvements in the administration of the Charities were in favour

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

of such a measure, but in other quarters we gathered that such a proposal would be likely to excite considerable opposition; and, it may be added, that a change of this nature could not be carried into effect except by Act of Parliament. These objections may, perhaps, be regarded as insuperable, and, if so, it would be quite possible, though at the sacrifice of some convenience, to carry out the reorganisation of the Charities on the lines suggested above and at the same time to preserve the trusts for particular wards or parishes.

YORK.

Population (1901) 77,914.

Reported page 114.

“York is eaten up with Charities of one kind and another” was the forcible expression used by the chairman of one of the leading Charities.

The yearly income of the Charities, endowed and voluntary,* amounts (subject to deduction of outgoings and management expenses) to about £21,714, which sum is applied approximately to the following objects:—

	£
Almspeople - - - - -	2,553
Out-pensioners - - - - -	1,165
Distribution to Poor:—	
In Money - - - - -	2,576
In Kind - - - - -	1,121
Homes and Orphanages - - - - -	4,126
Shelters - - - - -	174
Blind Institution - - - - -	6,937
Nursing - - - - -	576
General benefit of poor - - - - -	2,486
	<u>£21,714</u>

Our observations on the administration of the Voluntary Charities will be found below in the account of those Charities (see page 127).

The income included above under the heading “General benefit of poor” includes a yearly sum of £1,000, which in accordance with a recent Act of Parliament will be applied for the benefit of freemen of Micklegate Ward under a scheme to be established by the Charity Commissioners, and under the same heading are included payments for various miscellaneous objects, including grants to hospitals and other institutions.

It is remarkable that whereas in Norwich (see page 10) there are apprenticeship Charities of considerable value, in York it is not customary to pay apprenticeship premiums, and the only charitable expenditure in this connection consists of some small payments for outfits.

ALMSHOUSES AND PENSION CHARITIES.

Excluding the miscellaneous Charities referred to above, the Endowed Charities of York may be classified under the two heads of Charities for the Support of the Aged Poor in Almshouses and by means of out-pensions, and Dole Charities.

There are no less than 32 almshouse and pension Charities, seven of which are under the management of the trustees of the Municipal Charities (see page 115), while the remaining 25 are under various bodies of trustees, or in one or two cases under a single trustee.

* Exclusive, of course, of private Charity, and exclusive also of purely educational and medical Charities.

The number of almspeople in the various hospitals or almshouses, and the number of pensioners is as follows :—

Almspeople	-	-	-	-	-	-	143
Out-pensioners	-	-	-	-	-	-	114
							<hr/>
							257
							<hr/>
Total	-						<hr/>

In the case of the almshouse and pension Charities administered by the Municipal Trustees public notice is given before an election and a considerable amount of care and trouble is devoted to the work of selecting from the numerous candidates the persons to be appointed. The other Charities of the class in question are for the most part administered by bodies of trustees appointed by co-optation and containing no representative element. In the case of these Charities it is the exception for applications to be invited by public notice, and there is a general absence of any organised system of inquiry, the trustees relying on their knowledge of suitable persons for appointment. The result is that there is a tendency for these Charities to be confined to protégés of the trustees, and we heard a good many complaints on this score. We think it desirable that in all such cases the management should be in accordance with provisions regarding publicity and investigation, such as are contained in schemes of the City Commissioners, a specimen of which will be found in Appendix VIII.

Another feature which is not satisfactory is that in many cases the endowment of the almshouses is insufficient to provide adequate stipends for the inmates (see, for instance, cases Nos. 420 and 445, given below), who consequently have to depend upon relief from the Guardians, or casual assistance from other sources. A portion of the income now expended in doles might be usefully applied in providing proper stipends.

Subjoined are particulars of some of the cases of almspeople and pensioners which we investigated. In some of these cases (for instance, Nos. 429, 450 and 459) the character of the beneficiary is unsatisfactory, and there are also a few cases (Nos. 464 and 468, for example) in which charitable assistance does not seem to be required, but on the whole the evidence gathered from the cases which we investigated, and which are summarised in Appendix XI. (see page 340), shows that the Almshouse and Pension Charities are doing good work in assisting old people, who in point of character and circumstances appear to be well suited for appointment.

ALMSHOUSES.

No. 411.—Widow, 62. Late husband died 11 years ago. Had a good business as auctioneer and valuer, but through intemperance and undesirable associates came down to keeping a small second-hand furniture shop. Widow supported self and daughter (only child) for some time by letting lodgings. Daughter was married some years ago and now lives in South America. Her son, 18, sends £5 annually. Recipient was admitted to almshouse 7 years ago. Room poorly furnished, but very clean. Recipient said on good authority to bear an excellent character. Income 4s. 8d. weekly (almshouse 2s. 9d., grandson 1s. 11d.). Also receives 2 cwt. coal and 2s. 6d. annually from All Saints' Parochial Charities.

No. 414.—Spinster, 70. Admitted to almshouse 9 years ago. For some time she partly supported mother. After her death she joined a friend in keeping a small school. Friend entered Wandsworth Hospital, and school had to be given up. Recipient then let apartments for three years. Nearly all her savings are exhausted, but has £3 still in Savings Bank. Rooms well furnished and nicely kept. Several reliable informants stated that recipient was a very respectable woman who had worked hard. Income consists of almshouse stipend, 8s. a week.

No. 420.—Widow, 68. No children. Late husband, telegraphist, earning 40s. a week, has been dead 15 years. Recipient lived on savings, of which she has about £5 left, until she entered almshouse 7 years ago. Receives a little help in kind from friends now and then. Room comfortably furnished and very clean. Said on good authority to be a very respectable old woman. Income, solely from Almshouse pension, 3s. 2d. weekly. Also receives two bags of coal annually from St. Mary, Bishopill Jun., Parochial Charities. Insured in Royal Liver.

No. 429.—Widower, 72, cobbler. Wife died 40 years ago, and only son, 22, in R.A.S.C., died in S. Africa in 1901. Recipient is an old R.H.A. man, and since his discharge has supported himself by shoemaking, and at one time had a little shop. Has been 1 year in almshouse. Has applied for out relief, but was refused. Rooms exceptionally filthy. Said on good authority to be addicted to drink and a great beggar. Income 4s. weekly (almshouse stipend about 1s. ; earnings 3s.).

No. 439.—Widow, 69 ; formerly housekeeper. No children. Late husband was a coachman. Has been in service from the age of 13. Through living with good Yorkshire families she was successful in being elected to the Almshouses two years ago. Room clean and comfortable. Said on credible authority to be a woman of good character. Income consists solely of almshouse pension, 6s. a week.

No. 445.—Spinster, 65 ; formerly assistant forewoman in chocolate factory. Partly supported parents for many years. Has been in almshouse for 6 years. Has £45 savings left, upon which she draws as occasion requires for clothing, etc. Home clean and very comfortably furnished. Said on reliable authority to be a woman of good character. Income 2s. 3d. weekly (almshouse 9d., pension from old employers 1s. 6d.). Insured in Royal Liver.

No. 450.—Widower, 75 ; formerly hairdresser, earning latterly 30s. a week. Was in two situations only for 48 years, and for same time in York Volunteers. Lost wife about 10 years ago. There are 10 children (all married) who have never helped. Has been an inmate two years. Rooms clean and comfortably furnished. It was stated on reliable authority that recipient was hard working, but if he had not been so fond of drink, would be well off now. Income 11s. 8d. weekly (almshouse stipend 7s. 8d.; Allen's pension 4s.). Also receives three coal tickets (9d. each) from St. Mary's, Castlegate, annually.

PENSIONS.

No. 459.—Widow, 60 ; formerly cook ; one son and one daughter (both married). Late husband, mason earning 40s. a week, has been dead 28 years. After his death recipient went into service for about 10 years, but latterly took only temporary engagements and let apartments. Has now given up all work and is partly supported by children. Home well furnished and exceptionally clean. Rent 4s. and Poor rate. Testimonies as to character were not very satisfactory, and she was said to be not fond of work, and always on the look out for charitable help. Income 9s. 10d. weekly (Pension 2s. 10d., from children 7s.).

No. 464.—Widower, 88 ; formerly cabinet maker ; two sons (one married, one widower). Was in business in the City for 50 years ; younger son unsteady and extravagant, ruined his business. He is now living with and partly supported by younger son, widower, 48, bricklayer, and appears to be very well cared for. Home clean and comfortable. Rent, £14 per annum. Said on reliable authority to have always been very steady, respectable, and hard working. Income of family £2 3s. weekly (sons' earning, £1 18s., fathers' pension 5s.)

No. 468.—Married couple. Husband, 65, upholsterer, blind about 20 years ; affliction caused by stone-throwing ; works at Blind School. Wife, 63, delicate ; 3 sons and 1 daughter (all single), all except one living with parents, engaged in same trade, and doing well. Home well furnished. Rent £11 per annum and rates. Recipient said on good authority to be respectable and hard-working, but in no need of help. Income £3 16s. weekly (father's earnings 18s., pension 3s. ; sons' £1, £1 5s. ; daughters' 10s.).

DOLE CHARITIES.

The Dole Charities are chiefly connected with the numerous ancient parishes into which the City was divided. Under an Order of the Local Government Board made in 1900, the City of York now forms one civil parish, but the Charities continue to be applicable for the same areas and on the same trusts as before. In the case of four of the parishes, viz, Holy Trinity or Christ Church (see page 120), St. Martin-cum-Gregory (see page 121), St. Mary, Bishophill, Junior (see page 122), and St. Wilfrid (see page 123), the principal Charities, are regulated by schemes of the Charity Commissioners established during the last few years ; and, in the case of another parish, proceedings for the establishment of a scheme are at present pending. Under the schemes representatives of the Town Council have been introduced on the Boards of Trustees, and a great improvement in the application of the Charities has been effected by the abolition of the indiscriminate distribution of doles, and by providing in lieu thereof for the maintenance of pensions and other modes of application such as are usually inserted in schemes of the Charity Commissioners for the General Benefit of the Poor (see Appendix VIII.).

Large sums, however, continue to be applied in the distribution of doles. The unsatisfactory nature of this class of Charity and its futility as an instrument for doing any substantial good, and the absence of discrimination incidental to the distribution of a large number of gifts of trifling amount, are illustrated by the cases of recipients given below. (For other cases investigated by us, see Appendix XI, page 358).

DOLE CHARITIES.

No. 473.—Married couple ; husband, 35, casual labourer ; wife, 48, laundress ; 1 son, 11 and 1 daughter, 15, both said to be delicate. Recipients had parish relief for a few weeks 2 years ago. Home very dirty and untidy. Rent 3s. Five reliable persons said that recipients were not satisfactory. They both drank to excess, and the husband had been in prison for theft. Income 13s. weekly (husband's earnings 10s. ; wife's 3s.). Doles : 1s. monthly and 1 loaf weekly.

No. 475.—Widow, 78, native of West Indies. Late husband, who died 27 years ago, was an ex-soldier, pensioned. She had 12 children, of whom 6 daughters survive (4 married, 2 widows), and help her a little occasionally. Home very filthy. Rent 1s. 7d. Recipient said on good authority to be one of the

dirtyest women in the City—a great drunkard and opium smoker—quite unable to look after herself. Weekly income said to consist solely of parish relief, 4s. Doles: 11s. 3d. twice a year. Insured in Prudential

No. 480.—Spinster, 54, tailoress. Mother, also tailoress, who died 4 years ago, formerly lived with her and latterly had parish relief. Recipient has had it for 2 years. Only does a little repairing now. Home neat, clean and comfortably furnished. Rent free, paid by feoffees. Character said on good authority to be not satisfactory. She is said to be lazy and to “starve herself to get liquor.” Income, 5s. weekly (earnings, 6d.; Minster money, 2s.; out-relief, 2s. 6d.). Doles.—St. Mary’s, Castlegate, Parochial Charities, 2 loaves weekly. Insured in Royal Liver.

No. 483.—Married couple. Husband, 30, consumptive, casual labourer, formerly in Army, discharged with pension, 6d. a day, which will cease in 1909; wife, 34; 2 sons (2½ years and 5 weeks). Home, very poor but clean. Rent, 2s. Several credible informants stated that wife was not bad, but husband lazy and inclined to lean on charity. Has been helped through C.O.S. with disappointing results. Income 9s. weekly (earnings, 5s. 6d.; Army pension, 3s. 6d.). Doles.—St. John Parochial Charities, 10s. and 1 bag coal at Christmas.

No. 484.—Widow (?), 62. No children. Has been separated from husband for some years, and believes him to be dead. Supports herself by letting lodgings to working men at 4d. per night. Home dirty, shabby and untidy. Rent, 4s. 6d. Recipient was stated on good authority to be unreliable in her statements and unsatisfactory in the matter of drink. Income (probably understated) 10s. a week from lodgers. Doles.—All Saints, North St., Parochial Charities, 5s. and 2 bags coal annually.

No. 485.—Married couple; husband, 72, formerly painter, now window cleaner; wife, 56, blind for 47 years, has had Blind Pension for 17 years; 1 son (married), 2 daughters (single), who are in service and contribute 1s. a week each to parents’ support. Home poor, but very clean. Rent 2s. 9d. On reliable authority it was stated that wife was not bad, but husband had been notorious for years as a drunkard, thief, and beggar, and had been in prison more than once. Income 6s. 6d. weekly (husband’s earnings 1s. 6d.; wife’s pension 3s.; from daughters 2s.) Dole: All Saints’ Parochial, 2s. 6d. annually (for last 17 years).

No. 491.—Married couple; husband, 74, shoemaker; wife, 73. No children. Husband formerly had a good business, which he was doing his best to ruin by his intemperate habits. He turned it over to a single nephew, who is doing well. Nephew gives him and wife, who acts as housekeeper, board and lodging, but no money, in return for work. Home clean and well furnished. Rent £18 per annum and rates. Wife was said on reliable authority to be respectable and hard working, but husband, though a splendid workman, had been well known for years as an habitual drunkard. He would drink now if he could get the money. Income £2 10s. weekly (net profit on business). Dole: St. Michael le Belfry Parochial, 3 bags of coal annually.

The administration of the Dole Charities is chiefly in the hands of the Incumbents and Churchwardens of the several parishes. Many expressions of opinion strongly condemnatory of the waste and mischief incidental to this class of Charity were offered to us.

The Vicar of one of the city parishes, speaking of the dole Charities, said: “Every year we are manufacturing paupers in York by the rotten administration of the Charities. I would rather see the Charities at the bottom of the sea than applied as they are at present.” Speaking of the Charities in his own parish, which are applied chiefly in distributing tickets for groceries, etc., he said that a 1s. ticket was often sold for 4d. or 6d., and, he added, “They attract the biggest hypocrites in the parish. They are a perfect torment at Christmas. For four or five days we have no peace.”

In the parish last referred to the principal Charity was formerly distributed in cash, and we were told that before the distribution was completed the earlier recipients had drunk the money and were cheering for the founder. The system of distribution by ticket was adopted to prevent this.

A leading member of the Board of Guardians and trustee of Parochial Charities advocated the establishment of a central registry or bureau where a record of applicants should be kept. He considered that it would be undesirable to pool the Charities. He added, “The giving of indiscriminate charity should be made criminal.”

The incumbent of another city parish, in which about £80 is distributed chiefly in Christmas doles by tickets to the value of 10s. in each case, said he would like the money kept in the parish, but it ought to be usefully applied. “The people come in swarms to the schoolroom and the gifts do them no good at all. There is no limit of age; people of 30 and under get the Charity. Prostitutes take a room in the parish

before Christmas and try to get it. It is given to men earning good wages—for instance, a telegraph wireman, earning 28s. to 30s. a week, with a drunken wife and three or four children. The Charities destroy my spiritual position. When I visit the people they say ‘What has old —— brought?’”

Another Incumbent, who had worked for 25 years in slums in various towns, said he thought the almshouse and pension Charities excellent, as old people kept respectable and steady and off the rates with the hope of getting in, and he also thought the doles of coal and bread were useful to old people getting 4s. a week or so from the Guardians. He referred to the immense amount of harm done by kind-hearted people by indiscriminate giving. Many of his poor parishioners went about in rags as professional mendicants, begging in better parts, and getting clothes, etc., which they sold. In his own parish there were “great rows” unless every one got a share of the endowed Charities. He added, “I think there is a general feeling among the clergy that the less they have to do with the Christmas doles the better. My churchwarden often has a window broken, and one of my clerical brethren* has his bell-handle pulled off. I live outside the parish, luckily.”

This evidence as to the position of the Clergy was corroborated by another Incumbent, who said, “I abhor doles. The enemies of the Church think that the Clergy gladly cling to the Charities as a bulwark, but the dole Charities are a source of weakness, not of strength”; and another parish Clergyman said, “The difficulty we parsons have is to avoid being humbugged. I would like the parsons to have nothing to do with the doles.”

Another Incumbent said, “Personally I should have as little to do as possible, as Vicar, with the Charities. I am certain that in a few cases the Charities do good, and I am not certain that in any cases they do harm.” In regard to this last remark, it is significant to observe that the Charities of the parish in question are regulated by a scheme under which over £100 goes in pensions and subscriptions to hospitals, etc., and only a small sum is given in doles.

In the case of another parish in which between £40 and £50 a year is given away by tickets for coals, etc., to persons recommended by the Vicar, he expressed the opinion that the doles did not do harm as they could not be got by cadging.

The conditions underlying the problem of reorganising the Charities in York are much the same as in Norwich. In both cities the management is in the hands of a large number of separate bodies of trustees; the application of a considerable proportion of the charitable endowments is restricted to particular parishes; and while the movement of population is from the central parishes to the outskirts (see the Table on page 75), the endowments are chiefly concentrated in the old city parishes, and in the case of the Dole Charities improved methods of application are urgently required. The principles upon which we have suggested that reorganisation of the Norwich Charities might proceed (see page 14) appear to us to be applicable to the case of York. The objects to be kept in view are, we think, the introduction of improved modes of application such as are prescribed by schemes of the Charity Commissioners, and the unification of control by placing the general administration in the hands of a central body. For the reasons which we have given in our observations on the Norwich Charities, we think the “pooling” of the income of the Charities for the benefit of the city as a whole desirable. We received many expressions of opinion in favour of such a proposal, but while some of our informants considered reform on such lines practicable and likely even to secure strong popular support, others anticipated that it would be met by “immense opposition,” and until proposals for the reorganisation of the Charities should have taken definite shape, it seems impossible to judge of the strength of the opposition which they might arouse.

* *I.e.*, the Vicar above referred to, who described the Christmas Charities as a “perfect torment”

COVENTRY.

Population (1901), 69,978.

Reported page 143.

ALMSHOUSES AND PENSIONS.

The subjoined statement shows the amount and the application (subject to payment of outgoings and management expenses) of the yearly income of the Charities, both Endowed and Voluntary :—

	£
Almspeople - - - - -	1,025
Outpensioners - - - - -	9,470
Medical Relief and Nursing - - - - -	2,049
Distribution to Poor :—	
In Money - - - - -	1,863
In Kind - - - - -	751
Homes and Orphanages - - - - -	1,185
Shelters - - - - -	330
General Benefit of Poor - - - - -	1,261
Total -	<u>17,934</u>

Before the establishment of the schemes for the regulation of the Municipal Charities (see page 144) about £1,000 was given on one day in sums of £4, and £200 at Christmas, and £200 on Ash Wednesday were given away in small sums. It was recognised, however, that such an application of the Charities was attended with serious evils, and the whole of the income of these Charities is now applied in the maintenance of pensioners, in loans, and in medical relief.

A noticeable feature of the Charities of Coventry is the remarkably large amount which is applicable in the maintenance of old age pensions, one Pension Charity alone—that of Spencer—having an income of over £3,900 a year. The results of our investigations, which are tabulated below (see Appendix XI., page 298 *et seq.*), afford evidence that the pensioners are, with hardly an exception, most respectable old people who have borne an excellent character for steadiness and hard work. The qualifying periods of residence and non-receipt of Poor Law relief, which are required in the case of most of the Pension Charities, appear to be well calculated to encourage independence, and to counteract the effect which the existence of valuable Charities might otherwise have in attracting poor persons to the City. Many of the almspeople and pensioners are entirely, or almost entirely, dependent on the assistance received from the Charities, and but for this would become chargeable on the poor rates, but in other cases, and this applies to the majority of the Spencer pensioners, they would be able, with assistance from relatives, to do without the pension, and would not become actually dependent on relief from the Guardians.

While the general application of the pension fund appears to us to be excellent, there are some cases (see for instance Nos. 277, 283, 287 and 293 given below) in which the recipients appear to be persons who stand in no real need of charitable assistance. The existence of such cases seems to point to the desirability of wider and more strict enquiry for the purpose of discovering persons equally eligible in respect of character, and possessed of smaller advantages in respect of means of their own, or assistance to be reasonably expected from relatives.

Under the system now prevailing it is the practice in almost all cases for the pensioners to be nominated by the trustees in rotation, and, provided the result of inquiries is satisfactory, the nomination is accepted by the trustees as a matter of course. This practice is defended on the grounds that it secures more personal knowledge on the part of the trustees, and that if each appointment were thrown open the number of candidates would be bewildering. This difficulty, however, may be met by sifting the candidates through a properly organised system of inquiry, and in the administration of public Charities it seems clear that any system of appointment which savours of private patronage is open to serious objection. Apart from any question of the improper exercise of patronage, such

a system has the effect of narrowing the field of selection by restricting it to those who are personally known to the trustees, and by excluding on the occasion of an election the claims of others who may possibly be the most eligible candidates. In the course of our inquiries regarding the administration of the Charities objection was taken to the system on these grounds, and as an illustration of its working one informant mentioned a case in which the claims of an eligible candidate who had applied three years ago could not be brought forward for consideration as the several trustees stated that their lists were full.

The necessity for stringent enquiry into the antecedents of applicants was emphasised by another informant, whose opinion is given for what it is worth, and who was certainly in a position well qualified to judge. He said that he considered that the Pension Charities had a bad effect, as people looked to getting a pension instead of saving up for old age. He added that some of the cases are very worthy and necessitous, but in other cases the pension merely had the effect of relieving fairly well-to-do children or relations of the obligation of maintaining the pensioner.

Particulars of the circumstances of the almspeople and pensioners whose cases we investigated are given in Appendix XI. (see page 298 *et seq.*). Some typical cases of necessitous and deserving recipients are given below, and the cases of the persons above referred to, who do not appear to need the pension, are also included; while in one exceptional case (No. 273), in view of the pensioner's character, the duty of assisting him would better have been left to his sons, or to the operation of the poor-law.

ALMSHOUSES.

No. 261.—Widower, 84, nearly blind, has been an inmate 11 years. Originally weaver, but supported himself by gardening for 2 years before admission. No children. Adopted daughter, married, 11 children, helps in kind occasionally. Had some savings, now exhausted. Room fairly clean. Said, on reliable authority, to be of good character. Income 6s. weekly (Hospital stipend.)

No. 268.—Widow, 85, inmate 9 years, formerly out-pensioner for short time; late husband superannuated prison warder and Army pensioner, died suddenly 19 years ago. No children. Supported herself by charring after his death. Room poorly furnished, but clean. Stated on good authority to be very respectable. Income 4s. weekly (Hospital stipend). Insured in Prudential.

PENSIONS.

No. 271.—Married couple; husband 74, wife 66. No children. Formerly a gardener, employed at Bond's and Ford's Hospitals. Has received pension 4 years. Home clean and well kept. Rent 2s. 6d. According to reliable information, husband has always borne an excellent character, and is said to be "one of the best types of old Coventry men." Income 14s. weekly (earnings 8s., pension 6s.)

No. 273.—Married couple; husband 71, formerly engineer; wife 67, charwoman; 3 single sons and 2 married daughters. Husband crippled owing to bad fall 20 years ago. Single son, 21, butcher, pays 2s. 6d. a week for bedroom. Other children said to give no assistance. Besides Bond's out-pension, husband receives Moore's Charity and Swillington's ($\frac{1}{2}$ ton coal annually). Rent 3s. 9d. Home dirty and untidy. Recipient said on reliable authority to be a notorious beggar, unthrifty and fond of drink. Income 14s. weekly (wife's earnings 3s., son's rent 2s. 6d., Bond's Pension 6s., Moore's Charity 2s. 6d.) Insured in Prudential.

No. 277.—Widower, 75, formerly gardener. Ceased work 2 years ago. One son, 48, married, carpenter, whose daughter manages small shop, and with whom recipient resides. Has had Sir Thomas White's pension 1 year. Lives with and is supported by son, retaining pension for own personal use. Home very comfortable. Son's rent £30 per annum and rates. Recipient said on good authority to be very respectable. Income of family £2 12s. weekly (son's earnings 30s., shop 16s., father's pension 6s.) Insured in Prudential.

No. 283.—Widow, 79, late husband coachbuilder in a fair way, four sons and one daughter, all married. Resides with eldest son, 53, formerly coach painter, no children, whose wife conducts small tobacco and sweet business. Home well furnished. Son owns house, as well as that adjoining. Recipient said on good authority to be very respectable. Income of family £3 12s. weekly (from shop £3, rent of property 6s., mother's pension 6s.).

No. 285.—Widow, 75; one son, 51, single, watchmaker, five daughters, married (one a widow). Partly supported by son, with whom she lives. Son's earnings vary, and he sometimes works at cycle factory. Mother has had Spencer's pension for 2 year's past. Home clean and well furnished. Rent 5s. 3d. No help from other children. Recipient said on reliable authority to be very deserving and respectable. Present income 14s. weekly (son's earnings 8s., mother's pension 6s.). Burial Society and Prudential.

No. 287.—Widow, 77, formerly fringe-maker; 2 sons (one married, one widower). 2 daughters (married) Resides with son-in-law, a prosperous publican, retaining her pension, which she has enjoyed five years, for

her own use. Other children used to assist. In bad health. Home very comfortable. Recipient said on good authority to be a very respectable woman, who had worked hard. Income, 6s. (pension). Insured in Prudential.

No. 293.—Married couple; husband, 75, formerly watchmaker; wife, 60, dressmaker; 2 sons (1 married). Husband gave up work 8 years ago on account of defective eyesight. Now supported by wife and single son, 28, ironmonger's assistant, living with parents. In receipt of Charity 3 years. Home clean and comfortable. Rent, £17 per annum and rates. Recipient stated on reliable authority to be very respectable and formerly industrious. Income £2 4s. 6d. weekly (wife's earnings 7s., son's £1 15s., charity 2s. 6d.) Insured in Prudential.

No. 296.—Married couple; husband, 72, formerly watchmaker, unable to work for nine years owing to ill-health; wife, 68, formerly cook, has done nothing for two years; one son and three daughters (all married), said to be unable to assist. Wife's savings exhausted several years ago. Home very neat and clean. Rent, 4s. Reliable informants, who attributed present position to husband's unfortunate breakdown in health, gave the couple an excellent character. Income, 7s. 6d. weekly (Smith's Charity 2s. 6d.) Friendly Society 5s.) Burial Society.

DOLE CHARITIES.

In addition to the almshouse and pension Charities, there are other large funds applicable for the relief of the poor of Coventry.

We have referred below (see page 159) to the general absence of overlapping in the relief given from the Charities and from the Poor Law. This feature of the system of relief at Coventry, which is in accordance with sound principles of administration and with the rule laid down by courts of law, affords a remarkable contrast to the practice prevailing in other places which we have visited where charitable relief is in general given indiscriminately to persons, whether they are or are not in receipt of out-door Poor Law relief.

In other respects, however, the application of the Dole Charities appears to us to be far from satisfactory. The most important of these Charities are those which are given in coals, including :—

	£
Cockesonne and Chambers, net yearly expenditure in coals	- 60
Swillington - - - - -	- 126
Smith - - - - -	- 200
Moore - - - - -	- 30
	<hr/>
	£416
	<hr/>

This large sum is distributed by tickets for half a ton in each case, the total number of tickets distributed being over 1,100.* The Charities are under four distinct bodies of trustees, and the tickets are divided among the several trustees and distributed by them individually. In the case of one charity (Smith's) the trustees compare their lists of applicants, but otherwise no attempt is made to prevent overlapping. That such overlapping exists seems clear from the evidence of at least three informants, who stated that they knew of cases in which two or three quantities of coal had been delivered to persons who already had more than they knew what to do with, and out of eleven recipients whose cases we investigated two had received the gift on the occasion of the last distribution from different trustees. The objections to which the system of selection by individual trustees is open, and to which reference has been made in our observations on the Pension Charities, apply even more strongly to the coal distribution, since in this case there is no control or enquiry by or on behalf of the trustees as a body, and the selection of the recipients is entirely dependent upon the care and discretion which may be exercised by the individual trustee.

It is obvious, we think, that the distribution of so large a quantity of coals may easily have a pauperising effect on the recipients, and although the gift may well be excellently bestowed in cases of special distress through sickness, etc., such an application of Charity, unless preceded by careful and painstaking enquiry into the means, character and antecedents of applicants, is likely to be productive of more

* The average price at Coventry of household coals purchased by tender in the summer months is stated to be 14s. 2d. or thereabouts

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

harm than good. The practice of distribution by individual trustees increases the difficulty of ascertaining whether the administration is satisfactory or the reverse. Within the time at our disposal we were able to have interviews with six of the trustees of the coal charities besides the clerks of the charities. The steps taken by the trustees to select suitable recipients and their views as to the utility of the distribution are stated below (see pages 145 and 146); and it will be observed that while most of them think that the charities are usefully employed, it was admitted that there is some overlapping, and one of them thought that the money would be better expended in pensions.

The results of our investigation of cases of recipients which are tabulated in Appendix XI. (page 308 *et seq.*) do not enable us to share the favourable opinion expressed by the majority of the trustees. Out of eleven cases of recipients of coal charities which we investigated the weekly income of the family (which is not likely to have been over-stated) was in seven cases as follows:—No. 299, £1 13s. 0d.; No. 310, £1 7s. 0d.; No. 311, £2 11s. 0d.; No. 312, £2 0s. 6d.; No. 315, £1 12s. 6d.; No. 316, £5 0s. 0d.; and No. 317, £1 5s. 0d.; in two cases (Nos. 298 and 312) the character of the recipient was unsatisfactory; while in one case, No. 313, that of a tailor paralysed for 5 years, a dole of $\frac{1}{2}$ a ton of coals seems a very inadequate measure of assistance. We see no reason to doubt that the cases which we investigated are fairly typical, and, if so, it seems clear that the coal gifts are finding their way to persons who stand in no real need of charitable assistance, while in some cases—for instance, that of a respectable family with £5 a week coming in—it is astonishing that a dole of $\frac{1}{2}$ a ton of coals should be given or accepted.

The other Dole Charities seem to call for less remark, but they are open to the same observations which we have made in other portions of this Report.

The conclusions to which our inquiries lead us are confirmed by various informants resident in Coventry whose position and experience entitle their opinions to weight. Among such expressions of opinion regarding the Dole Charities we may cite the following:—

“We have a lot of Charities which make people dependent and teach them to look to Charity.”

“Doles should be abolished.”

“The Charities deter people from helping themselves.”

“The Coal Charities go to the wrong people—to people in a fairly comfortable position, and not in want. The system of selection by individual trustees is wrong—some of them take care and make enquiry, and some do not.”

“I do know this—that in many cases the right people fail to get helped, while quite undeserving people are helped; and the general effect of our many Charities upon character is bad. In many minds there is the idea there is no need to be careful in days of prosperity as Charity will be forthcoming in time of bad trade, illness and old age. I have never been anywhere where fewer men belong to clubs—sick clubs and such like—at least so it seems to me.”

From among the cases of recipients of Dole Charities which we have tabulated (Appendix XI. page 308 *et seq.*) we select the following for special mention:—

DOLE CHARITIES.

No. 298.—Married couple; husband, 60, hawker, originally wheelwright, native of Carlisle, has been 6 years in Coventry, and was in West Bromwich Workhouse for a time while tramping. Has been married before, and has two sons. Their mother left him 5 years ago and may still be living. Cohabited with present wife, paper-bag maker, until 18 months ago, when they were married at the Roman Catholic Church. They have had medical relief and extras and applied unsuccessfully for out-relief. Society of S. Vincent de Paul has helped occasionally. Home dirty and very bare. Rent, 2s. 9d. Recipient said to beg and not considered satisfactory by reliable informants. Income said to be 8s. weekly from united earnings. Belongs to Burial Society and Pearl Insurance. Dole 1 ton coal ($\frac{1}{2}$ ton from each of two trustees annually).

No. 299.—Married couple; husband, 70, odd man, originally watchmaker; 3 sons (2 married), and 2 daughters (married), with one of whom, 40 (husband, cycle hand), the old couple live on united earnings. Other children do not assist. Home fairly clean. Rent 4s. Recipient said on good authority to be a steady man, thought not very bright. Income, £1 13s. weekly (husband's earnings 12s., son-in-law's 21s.). Dole, $\frac{1}{2}$ ton coal annually.

No. 307.—Widower, 72, originally weaver, supported himself for 30 years by selling newspapers. Has been in workhouse for last 15 months on account of bad health, having no one to look after him. No children. Receives 4s. monthly in kind from Chapel with which he was connected for 50 years as local preacher. Character said on reliable authority to be excellent. Dole, 10s., given through minister of Chapel. Belongs to Burial Society.

No. 309.—Married couple; husband, 69, formerly watchmaker, now cycle hand; wife 73. One son and 1 daughter, both married. Wife was intoxicated when inquirer called. Home filthy. Rent 5s. Five reliable persons stated that both husband and wife were intemperate, and neither needed nor deserved any assistance. They have been in Police Court several times for drunkenness and disorderly conduct. Income, £1 2s. weekly from husband's earnings. Dole, 5s. annually.

No. 310.—Married couple; husband, 26, brewer, employed by local publican to make home-brewed ale; wife, 28. Two children, both very young. Husband's parents are supported by his three brothers, but he does not contribute. Home very neat and clean. Rent 4s. 3d. Recipients said on good authority to be very respectable, but not in need of assistance. Income, 27s. weekly from husband's earnings. Dole, 12cwt. coal.

No. 311.—Widower, 59, labourer, 3 sons, (1 married), resides with married son, 34, machinist. Youngest son, 17, labourer, also lives in same house. Recipient earns 15s. a week, supplemented by 2s., which he receives as organ blower at a local chapel. For 15 years he supported his father, who died a short time ago, aged 84. Home clean and comfortable. Rent, 4s. Recipient said on good authority to be very respectable and hard working. Income, £2 11s. weekly (recipient's earnings 17s., married son's £1 4s., single son's 10s.) Oddfellows. Dole, 12 cwt. coal annually.

No. 312.—Widow, 64, charwoman, 1 son (married). She has living with her a sister, single, 70, said to have softening of the brain, and a brother, 50, employed as a foreman by the Corporation. When interviewed she concealed the fact of brother's existence and refused to state his earnings, but these matters were easily verified from another source. Home neat and comfortable. Rent, 4s. 3d. It was stated on reliable authority that the brother was respectable and hard working, but that the two women were notoriously untruthful, and "cunning cadgers." Income, £2 0s. 6d. weekly (recipient's earnings 5s. 6d., brother's £1 15s.). Dole, $\frac{1}{2}$ -ton coal annually for last 13 years.

No. 313.—Married couple; husband, 69, formerly tailor; wife, 66, repairer; 1 daughter, married. Husband has been paralysed for 5 years and is bedridden. He does not appear to be properly cared for or kept clean. Grandson, 20, boards with recipients, but sleeps out. Home dirty and untidy. Rent, 4s. It was stated on good authority that recipient and wife were most respectable. When husband was well and working there was not a steadier couple in the City. Income, 14s. weekly (wife's earnings, 1s., Oddfellows 5s., from grandson 8s.). Oddfellows (M.U.). Dole, $\frac{1}{2}$ -ton coal annually for last 3 years.

No. 316.—Married couple; husband, 54, shop porter; wife, 45, laundress; 3 sons and 4 daughters, all single, living at home. Wife has been twice married, and 4 children are by first husband. Home clean and comfortably furnished. Rent, 6s. 3d. Whole family stated on good authority to be steady, respectable and hard working. Income, £5 weekly (father's 18s., mother's 5s., sons', aged 24, 18 and 17 18s., 12s., and 12s. respectively, and daughters', aged 23, 21, 20, and 17, 9s., 9s., 9s., and 8s. respectively). Prudential. Dole, $\frac{1}{2}$ -ton coal annually.

The next case is an instance of a special grant usefully applied:—

No. 301.—Widow, 56; 2 sons (1 married), 2 daughters (married). Single son lives at home. Single daughter, 16, since dead, was the recipient. She was suffering from phthisis, and needed sanatorium treatment. Sent to Bournemouth for 4 months by Rudge Whitworth Benevolent Fund at 15s., through Charity Organisation Society, who on her return home gave further help in kind and money. Special grant (£2) was given from General Charities to assist the case. Enquiries as to character, &c., made by Charity Organisation Society were satisfactory. The weekly rent is 3s., and the weekly income 13s. 6d., made up of single son's earnings, 12s., and help from other children, 1s. 6d. Prudential Insurance.

LOAN CHARITIES.

The Loan Charities are said to be useful in assisting young men in starting on their own account. The following is an instance:—

No. 319.—Married couple; husband, 23, gasfitter and plumber; wife, 23; 1 child. Recipient started in business with the help of the loan (£100) secured by bond, about 2 years ago, and was said to be doing well. The shop is well stocked. Weekly takings were said to be £7 gross. Rent of house and shop, £45 per annum and rates. Recipient said on good authority to be very respectable. Belong to Salvation Army insurance.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

KENDAL.

Population (1901), 14,183.

Reported page 161.

DOLE CHARITIES.

In 1899, an enquiry into the Charities of Kendal was held by the Charity Commissioners, and, subsequently, a draft scheme was published by which it was proposed that a body of Trustees should be constituted, and that, subject to a saving clause in favour of existing recipients, the income of the Dole Charities now known as the Amalgamated Poor's Charities (see page 161), should be applied; (1) In the maintenance of pensions of 5 shillings to 8 shillings per week to poor persons of good character resident in Kendal for not less than 5 years, and not having received Poor Law relief during that period, and unable from age or ill-health to maintain themselves by their own exertions; and (2) for the benefit of the poor of Kendal in accordance with the provisions usually inserted in schemes of the Charity Commissioners for "General Benefit of Poor" (see Appendix VIII. for a specimen of such a scheme).

The publication of the scheme elicited strong local opposition. The Town Council passed a resolution protesting against the proposed alteration in the application of the income. A Kendal Charities Defence Committee was formed, and a petition against the scheme was signed by 2,549 out of 3,211 inhabitant householders, and at a town's meeting, despite the efforts of a minority who pointed to the wastefulness of the doles and the harm done by them, and supported the scheme as well calculated to conduce to the real and permanent benefit of the poor and to encourage self-help, while giving special consideration in cases of sickness, accident, or old age, a resolution was carried asking that the scheme should be withdrawn on the ground that the Charities had always been faithfully administered and the revenues applied in accordance with the wills of the donors, and no valid cause had been shown why the needy recipients should be deprived of what were justly their rights and privileges.

In view of this opposition the Commissioners omitted the portion of the scheme providing for an amended application of the income and proceeded with those portions only which relate to the constitution and proceedings of the trustees.

It is greatly to be hoped that it may still be possible to resume and carry to completion the proceedings for the improved application of the Dole Charities. Under the present system of administration poverty and squalor seem to constitute a sufficient title to receive the gifts. No attempt seems to be made to differentiate the functions of the charitable trustees and the Guardians, and out of 20 cases of recipients of doles investigated by us, of whom 12 were receiving outdoor relief, in nine cases the character of the recipient was bad or unsatisfactory,—in several cases so bad that the gifts could only have the effect of encouraging mendicancy and intemperance.

We see no reason to doubt that the cases which we investigated are fairly representative, and, if so, the following cases may be taken as typical of the circumstances and character of a considerable proportion of the total number of recipients of doles.

DOLE CHARITIES.

No. 337.—Married couple; husband, 73, formerly labourer, earning 18s. a week until 8 years ago, when he gave up work on account of rheumatism. Wife, 74, almost a cripple from same complaint. One daughter, married. Home poor and not very clean. Rent, 2s. 7d. On reliable authority it was stated that wife was not bad, but husband, who has been a notorious poacher, was a hard drinker and incessant cadger. Income 7s. 6d. weekly, made up of 4s. out-relief, and 3s. 6d. paid by a lodger. Doles: Bindloss Charity, 1 sheet; General Poor's, 2 shirts and 3 cwt. coal; St. George's Parochial, 1s. monthly, and Sick Poor Society, 4 tickets (1s. 3d. each).

No. 338.—Married couple; husband, 73, formerly gardener, now paralysed; wife, 69, laundress, 1 son, (married), 2 daughters (1 married). Single daughter, 41, imbecile, receiving parish relief, lives with parents. Married children help with 1s. each and a little bread weekly. House miserably poor and dirty. Rent 2s

It was said on good authority that wife was respectable, and husband, though not bad now, had been addicted to drink. Income 10s. a week (wife's earnings 4s., help from children 2s., single daughter's relief 4s.). Doles : Bindloss Charity, 1 blanket ; Archer's, trousers and 2 shirts ; General Poor's, 10s.

No. 341.—Widow, 67, formerly charwoman. One daughter (married). Late husband, deceased 10 years, was a carpet weaver earning 25s. a week. Home very filthy, and recipient personally extremely dirty. Rent, 1s. 6d. Said on credible authority to have been rather a loose character years ago. Now feeble-minded and would be better in workhouse. Weekly income consists of 4s. out-relief only. Doles : General Poors, 3 cwt. coal ; Bindloss, 1 sheet.

No. 353.—Married couple ; husband 39, labourer ; wife 37 ; 7 children, all except one under 14. Husband has been out of work for 12 months, wife does nothing. Wife's mother, widow, 67, charwoman, who lives with them, and has out-relief, and eldest daughter, 14, are both earning. Home very dirty and untidy. Rent, 2s. 10d. On reliable authority these people were said to be very unsatisfactory. They were dirty and drunken, and the man, who had been imprisoned 3 months for cruelty to children, had recently been convicted of a very shocking offence. Income, 10s. weekly (wife's mother's earnings 2s., daughter's 5s., out-relief 3s.). Doles : General Poor's 3 cwt. coal ; Bindloss, 1 sheet ; St. George's, in kind, 5s. ; Sick Poor Society, 5s. in tickets (2s. 6d. each).

No. 354.—Married couple ; husband, 38, labourer ; wife, 31 ; 6 children, all under 14, who appear to be neglected. Home exceptionally poor and dirty. Rent, 3s. 6d. This is said on good authority to be the dirtiest home in Kendal, and recipients are stated to be unthrifty, untruthful, and intemperate, and continually being evicted on account of overcrowding. Weekly income consists of husband's earnings, 19s. Doles : St. George's Parochial, 3s. 6d. ; Sick Poor Society, 5s. in tickets (2s. 6d. each).

No. 355.—Married couple ; husband, 58, formerly labourer, who alleged that he had been unable to work on account of ill-health ; when not spending his time in bed is always to be found in the street, soliciting alms ; wife earns nothing ; 1 daughter (married). Home very clean. Rent, 2s. Several reliable informants, one of whom styled husband "the prince of beggars," stated that he was a cadger, a malingerer, and fond of drink, and that the wife could work if she liked. Weekly income was said by recipients to consist solely of parish relief, 7s. Doles : General Poor's, 3 cwt. coal, 1 pair trousers, and 2 shirts ; Bindloss, 1 blanket ; Sick Poor Society, 7s. 6d. in tickets (2s. 6d. each).

The other cases of recipients of doles which we investigated are for the most part described as "respectable" or "fairly respectable." For particulars see Appendix XI., page 318.

ALMSHOUSES AND PENSIONS.

The almspeople and pensioners appear to be, with but few exceptions, such as case No. 325 mentioned below, respectable and deserving old people. Most of the pensioners have some savings of their own. The following cases are selected from among those of which particulars are given in Appendix XI., page 314 *et seq.*

ALMSHOUSES.

No. 322.—Married couple ; husband, 84, formerly currier ; wife, 77. Have been inmates 7 years. Six children (all married). Only 1 son, tailor, with good business in the town, assists. Home clean and comfortable. Recipients said, on good authority to be respectable and formerly hard-working, but it was thought that other children ought to help. Income, 14s. 6d. weekly (stipend 12s. 6d., from son 2s.) and a gift 10s. annually.

No. 325.—Widow, 86 ; late husband, labourer, died 1 year ago ; 2 sons (married). Home untidy, and only fairly clean. Recipient very deaf and rather dirty. She stated that her total income consisted of the almshouse allowance, 6s. a week, but it was ascertained on reliable authority that she was a great beggar and received much help from various sources, and had undoubtedly been assisted during the last few years with upwards of £60 from one charity alone. Insured in Refuge.

No. 327.—Widow, 78, formerly laundress ; lost husband 17 years ago. Has been in almshouse 8 years. Two sons (1 married, 1 widower) and 1 daughter (widow). Children do not help. Home very neat and clean. Recipient well known by many residents as a respectable woman who has worked hard. Income, 6s. weekly (almshouse stipend). Receives 1 loaf weekly from Church.

No. 329.—Spinster, 68. Formerly assisted to keep home together by dressmaking. Was employed in last situation 10 years, and 13 years ago left it to nurse parents in last illness ; 3 years later was admitted to almshouse. Has a brother, married, 67, currier, and 2 sisters, who do not help her. Home clean and comfortably furnished. From independent testimony it was ascertained that recipient had always been highly respectable and industrious. Income, 6s. weekly (almshouse stipend) ; General Poor's Charities 10s. annually.

PENSION.

No. 334.—Spinster, 78 ; was 12 years in service. She left her situation and helped to support mother, eventually letting apartments for over 20 years, and then, her health failing, she had to give up and lived on savings (of which she still has £20 left), until she began to receive a pension 12 years ago. Now in precarious state of health. Home clean and comfortably furnished. Rent, 4s. 9d. Said on good authority to be a respectable woman, who had always worked hard and tried to do her best. Pension, 10s., constitutes her weekly income.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

In spite of the reception which the proposals for improved application of the Dole Charities met with some years ago, there is a strong minority whose voices were overborne on that occasion, but who are keenly alive to the present unsatisfactory state of things and the urgent need of reform. Among such persons, whose number includes those best qualified to judge, there is a general consensus of opinion as regards the effect of the Charities in question in undermining independence and pauperising the recipients. There is some ground therefore for entertaining the hope that a renewed effort to place the Charities on a more satisfactory footing may be more successful.

BEVERLEY.

Population (1901), 13,183.

Reported page 170.

Excluding a Charity for domestic servants, the benefits of which extend to a considerable area outside Beverley, and excluding also a freemen's estate, the profits of which are divisible without a poverty test, though in fact they go to poor people, or people of small means, the Charities of the town may be divided into the two classes of Almshouse Charities (including one Charity formerly an almshouse, but now given in out-pensions) and Dole Charities, the gross yearly income of the former amounting to £1,337 and of the latter to £244.

The Charities for the town generally consist of the Municipal Charities, managed by trustees appointed a good many years ago by the Charity Commissioners, and containing no representative element, and other Charities under various bodies of trustees, chiefly co-optative. The Charities for the two parishes are for the most part managed by the respective vicars and churchwardens. With one of two exceptions no schemes for the regulation of the Charities have been established, and the application continues to be governed by the original trusts.

In accordance with our usual practice we give some typical examples of beneficiaries of Almshouse Charities and recipients of Dole Charities. For other cases see Appendix XI. (page 324).

ALMSHOUSES.

No. 356.—Married woman 73, whose husband, formerly painter, earning 23s. a week, has been in a lunatic asylum for 36 years; 1 son and 4 daughters (all married). Up to the time of admission to almshouse, 2 years ago, she supported herself by laundry work, supplemented by 3s. 6d. a week parish relief. One daughter helps occasionally. Home very neat and clean. Stated on good authority to be very respectable. Income 5s. weekly (almshouse stipend), 7 bags coal every 2 months, and clothing (£2) annually.

No. 365.—Widow, 68, formerly laundress; 2 sons (married), 2 daughters (1 married). Has been twice married and sons are by first husband. Second husband, moulder, earning 40s. weekly, died 6 years ago after 9 years' illness, during which she supported him by her earnings. Received out-relief for some time (3s.) until admission to almshouse 5 years ago. Married daughter furnished her room, which is clean and comfortable. Said on reliable authority to have always been respectable and hard working. Income, 5s. weekly (almshouse stipend) 16 cwt. coal annually and a gown every 2 years. Insured in Prudential.

No. 368.—Widow, 77; 2 sons and 1 daughter (all married). Husband died 41 years ago. He unwisely speculated in a brewery, with the result that after his death his widow had to take to washing and needlework to support self and young family. Admitted to almshouse 24 years ago as nurse at 9s. a week, but had to give up duties on account of age and infirmity for last 9 years. Room fairly clean and comfortable. Recipient said on good authority to be very respectable. Income, 5s. weekly (almshouse stipend), dress and 3 tons coal annually. Has some savings in P.O. Savings Bank.

No. 372.—Married couple, husband, 75, formerly labourer, earning 28s. a week, half paralysed; wife 72; 2 sons (1 married) and 1 daughter (married), single son said to be lazy and intemperate, and does not help. Have been in almshouse 8 years. Room clean and comfortably furnished. Five reliable persons testified to the respectability of recipients. Weekly income, consisting solely of almshouse allowance, 10s. Insured in Prudential.

No. 376.—Widower, 84; no children; had a small general shop for 46 years. Sold business for £235, most of which was lost through defaulting solicitor. For 25 years he was showing dogs for various noblemen and leading sportsmen. For many years choirmaster at one of the churches. Has been in almshouse 9 years. Wife died about a year ago. Home very clean and comfortable. Has to pay rates. Very well known in Beverley, and said on reliable authority to be very respectable and deserving. Income, 8s. 10d.

weekly (almshouse, 2s. 4d.; from nephew and niece, 3s.; old employer, 3s. 6d.). Also receives doles : General, 2s.; St. Mary's, 12s. 6d. and 4 cwt. coal; Ellinor's Charity, 10s.; and many little private gifts. Insured in Royal Liver.

PENSION.

No. 379.—Widow, 73, laundress; 2 sons (one married), 5 daughters (all married). Late husband, army pensioner and groom, died 11 years ago, and recipient has since maintained herself by washing, a little help from children occasionally, supplemented for last nine years by pension. Single son, whose character is reported to be unsatisfactory, lives with her, but is often out of work. Home very clean. Rent £9 per annum and rates. Recipient well known in the town as very respectable and hard working. Income £1 7s. 6d. weekly (earnings 2s., son's earnings £1 1s., pension 4s. 6d.) Also receives General 2s. 6d., and St. Mary's, two cwt. coal annually.

DOLE CHARITIES.

No. 382.—Widow, 79; one son (single), 41, painter; late husband, millwright, died two years ago. Recipient has since been supported by son, for whom she keeps house. Sister died 6 months ago and left her £120, which she has deposited in local bank. Home clean and well furnished. Rent 2s. 6d. and rates. Several reliable persons bore testimony to recipient's good character. Income £1 5s. weekly (son's earnings). Dole : General Charities 2s. at Christmas (for last three years).

No. 388.—Married couple; husband, 67, formerly painter, now suffering from lead poisoning and paralysis, and bedridden for last 16 years; wife, 61, formerly nurse; 3 sons (1 married, 1 widower, and 1 single), 8 daughters (5 married, 1 widow, 2 single). None of the children assist. Twenty children originally. Home clean and comfortable; rent 11s. monthly and rates. According to several credible authorities, recipients' characters not quite satisfactory, and husband especially is regarded as somewhat of a hypocrite, who trades on his affliction and thereby receives much private help. Income said to consist solely of out-relief, 7s. weekly. Doles : General Charities, 2s.; Ellinor's, 10s.; Clarkson's, 5s. Insured in Prudential.

No. 389.—Married couple; husband, 68, formerly labourer, unable to work for last 4 years; wife, 64; 1 son (single), 41, engineer, living at home, main support, and 2 daughters (1 married). Single daughter, 28, living with parents, very delicate. Home clean and comfortably furnished. Rent £12 per annum inclusive. Recipient's hope to let apartments. Said on good authority to be quiet, respectable people. Income £2 1s. weekly (son's earnings, £1 16s.; father's club pay, 5s.). Doles : Clarkson's Charity, 5s.; Ellinor's, 10s. Oddfellows (M.U.) and Prudential Insurance.

No. 391.—Married couple; husband, 75, formerly bricklayer; wife, 75; 2 sons (1 married, 1 widower, 2 daughters (single). Widowed son, 45, policeman, lives with parents, paying rent and giving mother £1 weekly. Daughter, 38, assistant matron, sends 2s. a week, and other daughter, 36, keeps house. Home clean and comfortable. Rent £7 per annum, and rates. Family said on good authority to be very respectable. Income £1 10s. 6d. weekly (son's earnings £1 7s.; from sister, 2s.; father's club pay, 1s. 6d.). Oddfellows (Independent) and Prudential Insurance.

No. 393.—Married couple; husband 63, casual labourer, was apprenticed to shoemaking, but never learnt trade properly on account of master's failure. Wife, 62, formerly charwoman, nearly blind; the daughter (single), 33, charwoman, does not assist. Out-relief for about 12 months. Home very clean and comfortably furnished. Rent £6 and rates. Both recipients said on good authority to be cadgers. Husband did not drink, but was a great glutton and had a great weakness for public dinners and chapel teas. He was lazy and altogether a weak character. Income 7s. weekly (husband's earnings, 2s.; relief, 5s.). Doles : General Charities, 2s. 6d.; Clarkson's 5s.; Ellinor's, 10s.; S. Mary's, 2 bags coal. Member of Oddfellows.

No. 397.—Widow, 49; 2 sons (single), 1 daughter (married). Late husband, joiner, earning 27s. a week, died 14 years ago. After his death she supported self and children, while young, by letting apartments. House in which she lives and that adjoining are her property. Has £20 in P.O. Savings Bank. Sons now support themselves. Home exceedingly comfortable. Said on reliable authority to be very respectable, well off and not in need of charitable help. Income £2 2s. 3d. weekly (from 2 lodgers, for board and lodging, £1 19s.; rent of property, 3s. 3d.). Doles : St. Martin's, 2s. 6d. in kind; General Charities, 2s. 6d. (for last 12 years). Late husband Oddfellow.

No. 399.—Widow, 70, formerly laundress; 1 son and 2 daughters (all married), originally 8 children. Late husband, master blacksmith, died 43 years ago. Recipient has had out-relief 6 or 7 years. Granddaughter, 21, milliner, lives with her, contributing earnings to upkeep of home. Home very neat and clean. Rent 2s. 6d. Recipient said on reliable authority to be fairly respectable, but a cadger. Income 13s. weekly (granddaughter's earnings, 9s.; relief, 4s.). Doles : St. Mary's 2 bags coal; General, 2s.; Ellinor's, 10s.

ALMSHOUSES

The instances given above speak for themselves, and an examination of the cases set out in the Appendix shows that the inmates of the almshouses are, with very few exceptions, respectable old people who have worked hard. It will be observed that very little assistance is received from sons and daughters. We think that more ought to be done in the direction of inducing them to recognise their obligations regarding the support or contribution to the support of their parents. We understand that the experience of the Charity Organisation Society in London and other places shows that funds available from charitable sources for the support of

pensioners may often be supplemented by contributions from old employers and others, and we think that the trustees of Endowed Charities are not sufficiently alive to the importance of using efforts in this direction and so making the funds of the Charities go further.

DOLE CHARITIES.

In one respect the application of the Dole Charities seems to us to be more satisfactory than in some places which we visited where the gifts are distributed to practically every one who chooses to apply. In Beverley the recipients, with few exceptions, are old people or widows.* In some instances, however (for example, cases Nos. 382, 389 and 391 and 397 mentioned above), the doles are going to persons who do not stand in need of charitable relief, while in other cases (Nos. 393 and 399, for example) the character of the recipient is unsatisfactory.

Some of our informants considered that the Charities had the effect of inducing old people to come and settle in Beverley, but the particulars which we obtained as to the length of residence of the beneficiaries (see Appendix XI., page 332) show that they have resided in the town all their lives or at least for a long period.

Two leading residents whom we saw said that they considered the Dole Charities did no harm and helped old people to buy something extra, such as a new pair of boots. Another informant who agreed generally with their views said that Poor Law administration would need to be altered if the Charities were applied differently, as the 3s. a week often given to an old person as out-relief was not enough to live upon, and had to be supplemented from other sources. Several other trustees agreed that the small gifts were helpful, especially if given in kind instead of money, and some added that it would be better if they were given in more substantial assistance.

On the other hand, our enquiries elicited some very strong adverse expressions of opinion from trustees and others well qualified to judge of the effects of the Charities.

One of the trustees said : "My bell used to be continually ringing with people asking for tickets for groceries, etc. The deserving people keep away and the undesirables come."

Another informant, occupying a leading position in the town, said : "The Dole Charities are an absolute waste. The money is often taken to the first public-house. They have a bad effect on character and independence. Before Christmas people get themselves up shabbily and touch their hats at street corners."

Another informant stated : "They look on the church as a place out of which there is something to be got."

Two informants said that they thought the town's dole (the half-crowns distributed at Christmas) the weak spot. One of them said, "Personally, I think the doles very harmful. They have a tendency to pauperise people by making them look to Charity."

Two members of the Board of Guardians used almost the same language in describing the Charities as a curse to the town by demoralising people and discouraging habits of independence.

Another informant in a responsible position said : "Many of the people live on Charity. Cadging is the order of the day. The Charities deter people from improving their position."

* "Your fortune is made in Beverley if you are a widow," we were told, and an instance was given of a spinster who qualified for the Charities by marrying a man with one foot in the grave!

LICHFIELD.

Population (1901), 7902.

Reported page 179.

The city of Lichfield possesses numerous and wealthy charitable endowments for the benefit of the poor, and furnishes an instructive object lesson as to the necessity for wisely conceived and carefully executed modes of administration, if the application of the income of such endowments is not to be productive of more harm than good.

Most of the recipients whose cases we investigated have resided in the city for lengthy periods, but we were assured by a number of persons well qualified to judge that in their opinion the Charities of Lichfield have the effect of attracting poor persons to the City, and it is evident that, as far as they have this tendency, the Charities by increasing instead of reducing the pauperism of the place, have the effect of defeating the object for which they were established.

ALMSHOUSES AND PENSIONS.

Formerly a very large sum was applied annually to the distribution of doles. In 1886, the Charity Commissioners reorganised the application of Lowe's Charity, and at a later date the Trustees of the Municipal Charities recognised that the portion of the income of those Charities which was applied in precarious gifts might be more usefully employed, and established a system of pensions. At present, as will be seen from the particulars given below, a large proportion of the income of the Charities is applied in the maintenance of almspeople and out-pensioners. Particulars regarding some of the recipients of the Almshouses and Pension Charities are given below. In some cases (see, for instance, Nos. 219 and 223), the character of the persons appointed is unsatisfactory, and the fact that during the last nine years, three of the inmates of St. John's Hospital have been dismissed for drunkenness appears to point to the need of greater care in the selection of the almsmen. In case No. 226, and several other cases which we investigated, the duty of maintaining an aged parent has been cast on the Charity by children who might well have supported the burden themselves. The Trustees do not appear to be sufficiently alive to the importance of making inquiry on this point and inducing children and other relatives to recognise their responsibilities. On the whole, however, and with but few exceptions the persons enjoying the benefits of the Almshouse and Pension Charities appear to be respectable old people, and there can be no doubt that the Charities which are applied in this manner are productive of substantial benefit to the aged poor of the City.

ALMSHOUSES.

No. 214.—Widow, 71, formerly lodging-house keeper, has been in Almshouse 11 years, first as matron, but for last seven years as ordinary inmate, her health having given way. Late husband, carter, earning 21s. weekly, died 15 years ago. One daughter, single, 30, in service, does not assist. Room very clean and comfortable. Weekly income 7s. from hospital. Said to be very respectable.

No. 218.—Widow, 74, formerly tripe-vendor. Twice married. Four daughters, all married, one a widow, by second husband. After his death they supported her until a year ago, when she was admitted to Almshouse. Room very clean and bright. Weekly income 4s. from Charity. Said to be a steady respectable woman.

No. 219.—Widow, 74, hawker of garden stuff. Late husband market gardener. Four children, all married (one a widow). Resident in almshouses nine years. Said on good authority to be a notorious beggar, given to drink and obscene language. Police have bad record against her. Room dirty. Stated that her weekly income was only 4s. from charity, but this is contradicted by reliable persons. Has been warned by Trustees as to her course of life.

No. 223.—Single man, 64, formerly baker. Employed 16 years by one firm. Has lost an eye and suffers from serotal hernia. Admitted to Almshouse 18 months ago. Room clean and comfortable. Weekly income 8s.—7s. from Charity, and 1s. earned by selling pastry at railway station. Said on good authority to have earned plenty of money, a great deal of which he spent on drink.

No. 224.—Widower, 65, painter. Six children, all married. Has lost sight of one eye, and broke ribs 5 years ago. Admitted to Almshouse 9 months ago. Supported partially until then by 2 sons. Room very nicely kept. Oddfellows (M.U.). Weekly income 8s.—7s. from Hospital and average casual earnings 1s. Said to have been always steady and hard working.

No. 226.—Widower, 71, formerly haulier. 12 children, all married, and, with one exception, doing well but none assist father. Has been in Almshouse 9 months. Small savings in Post Office Savings Bank.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Room fairly clean and comfortably furnished. Said on credible authority to have been always respectable, honest and industrious.

PENSIONS.

No. 227.—Widow, 64, formerly laundress. No children. Suffers from double hernia and has been unable to work for some years. Late husband, labourer, earning 15s. a week, was an invalid 2 years before his death, which occurred 5 years ago. Home fairly clean. Rent, 2s. 6d. Weekly income, 6s. 3d. (Pension). Also recipient of Passam's, Wakefield's and Henry Smith's Charities.

No. 228.—Widow, 75, formerly charwoman. Supported self and three children for some years after husband's death; also brought up illegitimate grandson, who is in poor health and has been assisted by endowed Charity and C.O.S. Single son, 36, labourer, earns 15s. a week; grandson, 16, labourer, 5s. Home rather dirty. Oddfellows and Royal Liver Insurance. Rent, 3s. 6d. Weekly income, 7s. (Pension), and earnings as above, total £1 7s. Recipient said to be most respectable and hard working, but dragged down by intemperate habits of single son and late husband.

No. 229.—Widow, 74, Postmistress; 3 children; single son, 42, postman, and daughter 35, live with mother. They keep a little sweet shop, profits said to be only 2s. a week. Home very nice. Insured in Prudential. Rent £20 per annum, including rates. Weekly income, £1 15s. 3d. (mother's earnings 7s., son's 20s., shop 2s., and Pension from Charity, 6s. 3d.). Said to be very respectable and hard working.

No. 235.—Spinster, 69, dressmaker; lives with nephew, single, 26, solicitor's clerk, and niece, 39, dressmaker, whom she assists in her work. Supported mother for many years and brought up nephew and niece from early age. House well furnished, clean and comfortable. Rent, £18 per annum. Weekly income, £1 9s. 6d. (nephew's earnings 20s., nieces 5s., Charity Pension 4s. 6d.). Recipient well known and highly respected in Lichfield.

For other cases see Appendix XI., page 286.

In 1905 a conference was held between the trustees of some of the Municipal Charities and a representative of the Charity Commissioners, when proposals were discussed for amalgamating certain of the Charities under one body of trustees, and for providing for the improved application of several Charities, the income of which is at present distributed in doles. In the case of St. John's Hospital and the Municipal Charities proceedings for the establishment of schemes are now pending, but up to the present it has not been found practicable to carry into effect the proposed amalgamation of the other Charities. While such amalgamation would in our opinion promote efficiency and economy of administration, it is right to observe that in the case of the Almshouse and Pension Charities as at present administered enquiries are made by the trustees to prevent overlapping, and the qualifications required in respect of length of residence and non-receipt of Poor Law relief have a salutary effect in excluding applications from persons who have not at least a *prima facie* claim to be regarded as *bona fide* residents in Lichfield, and in encouraging the efforts of those who have kept themselves above the ranks of pauperism.

DOLE CHARITIES.

The other Charities for the relief of the poor of Lichfield, though of less importance than the Almshouse and Pension Charities, have nevertheless in the aggregate an income of considerable amount, which is distributed by the various bodies of trustees in gifts in money or in kind. In the case of these Charities hardly any effort is made to prevent overlapping, and it appears to us that by means of co-operation between the trustees and improved methods of application the Charities might be made productive of much greater benefit. In some cases, indeed, it seems clear that the Charities are productive of actual harm. It is impossible not to recognise the demoralising effect of a Charity such as Wakefield's, under which sums of 2s. 6d. or 3s. 6d. are given at an annual distribution to each of several hundred recipients. In the case of such a distribution discrimination is practically impossible. Men earning 25s. or even 30s. a week receive the Charity. The plea is urged "if so-and-so gets the Charity, why should not I?" and the Trustees find it impossible to draw the line. We were assured that in many cases the money received is spent at the public house. The trustees themselves recognise that the income of the Charity might be applied some more useful way.

Particulars of some recipients of Dole Charities are as follows:—

DOLE CHARITIES.

No. 248.—Widow, 74, lodging-house and tea-room keeper; 3 sons (1 married). One son, single, 37, ostler lives at home and gives mother 8s. weekly out of earnings. Business said to be declining through

competition, and recipient getting past work. Home exceptionally clean. Insured in Prudential. Rent 5s. 10d. Weekly income, £1 12s. (mother's earnings 17s., son's 15s.). Said to be very respectable, hard-working old woman, whose sons had not treated her well. Recipient of Robinson's Charity ($\frac{1}{2}$ ton coal annually).

No. 250.—Married couple; husband, 68, tailor; wife, 60, charwoman; 10 children (1 married). Husband in bad health on account of intemperate habits; receiving 5s. a week from Amalgamated Tailors' Society. Insured in Prudential. Home very dirty. Rent, 4s. 6d. Weekly income, £1 8s. (wife's earnings 3s., sons' 13s. and 7s., Trade Society money 5s.). Recipient of Robinson's Charity ($\frac{1}{2}$ ton coal annually); and Slaney's (1 pair boots biennially). Husband said on reliable authority to have ruined himself and family through drink.

No. 253.—Married couple; husband, 57, plumber; wife, 49; 3 children, 1 daughter (17), in service; son, 29, plumber; and daughter (11) living at home. Home exceedingly clean and comfortable. Insured in Prudential. Rent, 4s. 6d. Weekly income, £2 5s. (husband's earnings 27s., son's 18s.). Said to be steady, respectable people in no need of charity. Recipient of Wakefield's Charity, 3s. annually.

No. 254.—Married couple; husband, 37, compositor; wife, 36, charwoman; 7 children, all under 14. Home dirty and untidy. Wife a bad manager. Rent, 5s. Weekly income, £1 8s. 6d. (husband's earnings 27s., wife's 1s. 6d.). Said to be very respectable and in no need of charitable assistance. Recipient of Wakefield's Charity, 3s. annually.

No. 256.—Married couple; husband, 38, labourer; wife 40, laundress; six children, all except one under 14. Home dirty and uncomfortable. Husband said to have been frequently out of work. Rent, 2s. 9d. Weekly income, £1 2s. (husband's earnings 20s., wife's 2s.). According to reliable statements husband is not very industrious, and fond of drink. Husband has had Wakefield's Charity (3s.) three times, and wife Hinton's (5s.) once.

For other cases see Appendix XI., page 292.

That the Dole Charities generally are productive of serious evils is the conclusion arrived at by those best qualified to judge. From among expressions of opinion on this subject received from trustees, their clerks, Guardians or persons intimately connected with the administration of poor relief the following may be cited :—

“Charities are not an unmixed blessing. People get into the habit of running after them, and then come upon the rates. If there was not so much charity it would be better for Lichfield.”

“People who might have got work run after a 3s. ticket instead.”

“People won't work when Charities are given out. Men earning 30s. a week apply for them.”

An *ex officio* trustee of a Dole Charity, who occupies an important position in the City, said : “When I became a trustee of the Charity a lot of blackguards with no claim to charity besieged my doorstep. The Charities attract a class of wastrels, many of whom never do an honest day's work. For years I have recommended that they should be pooled and applied in some way to do real good.”

One of the clergy, who is also a trustee of several of the Charities, referred to their demoralising influence upon the poor, who look upon the receipt of charity as a right, and he was corroborated by another informant, who said : “We are told ‘So-and-so had so much, and I have had nothing. I was born in Lichfield, my father had the Charities, and I am entitled to them.’”

An attempt to do away with the Dole Charities would, we were informed, excite great opposition. At Lichfield, as at other places visited by us, we were told that “reform must come from outside.”

LUDLOW.

Population (1901) 6,373.

Reported page 188.

ALMSHOUSES.

From the account given below it will be seen that the almshouses are by far the most important of the Charities. In the case of the principal Charity—Hosyer's Almshouses—the qualifications regarding length of residence and non-receipt of Poor Law relief operate beneficially, the one by discouraging the possible

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

influx of applicants, and the other by acting as an incentive to keep off the rates. The length of the "waiting list" shows the extent to which the Charity is appreciated. While our inquiries show generally that the almspeople are respectable old people, most of whom have had a hard struggle to keep above the ranks of pauperism, we think it desirable that the information concerning the candidates placed before the trustees on the occasion of an election should be of a fuller description than is at present the case.

The particulars asked for on the form of application for Hosyer's Almshouses (and the same is used for Foxe's Charity) are very meagre. The form is as follows :—

I, the undersigned, am an Applicant for
from the above Charity. I am _____ years of age, am a _____, and have resided
in the town of Ludlow for the last _____ years, and have not during such residence been in receipt
of regular Poor Law Relief.

Dated this _____ day of _____, 190

To the Trustees of
the Charity.

Name

Residence

Occupation

We, the undersigned, recommend the above as a fit and proper person to be elected as

The following replies to questions addressed to the trustees point to the inadequacy of the present inquiries :—

Q. Are the statements on the form verified? If so, by whom?

A. Ludlow being a small town, this is not thought requisite.

Q. Are written testimonials as to character required?

A. No. Only the signatures to Application Form.

Q. Are any further steps taken to ascertain the character, thrift, resources, and home conditions of the applicant, and whether he or she has relatives able to help?

A. No.

Q. Would help be refused if relatives able to assist declined to do so?

A. Such a case has not arisen, so we cannot say.

Q. Would the fact that thrift had been shown be an important factor in deciding the case?

A. We cannot say.

There is no verification of the circumstances of the almspeople, and in some instances it has been found on the death of the almspeople that they were possessed of means, which, in the absence of inquiry, were not disclosed to the trustees, while in other cases inquiry would have elicited that help might reasonably be expected from relatives.

The following cases are examples of the class last referred to :—

No. 3.—Widow, aged 63, formerly laundress; very clean and tidy house. Two sons, 1 married, printer, and 1 single, blacksmith, have assisted a little at times; other son, labourer, does nothing.

No. 5.—Widow, aged 72. One single and 3 married sons. Clean and bright house. Said to have been supported by sons for four years after husband's death. Three of them are still able and willing to assist her. Mother said she "preferred to be independent of them."

Both the above were insured in the Prudential Company.

In the majority of cases which we investigated, the almspeople were of the class of labourers and others, earning wages of 20s. a week or less, while in the remaining cases the preference given by the scheme for those in reduced circumstances had evidently been exercised. The following instances afford examples of each class :—

No. 4.—Labourer, aged 79. One son and 2 daughters, married, and 1 daughter single. No club and not insured. No assistance from children, except a married daughter who gives him a dinner daily.

No. 6.—Widower, aged 77, formerly cabinet maker. Two sons and 2 daughters, married, one now a widow. Insured. Children said to be doing nothing for him, except the widowed daughter, who pays insurance money for him. This man was in business for many years in Ludlow, and bears a respectable character.

No. 11.—Single woman, aged 79, formerly glass and china dealer. Nice cottage and £60 in savings bank. Out-pension of 5s. weekly from the Charities. Retired from business with about £100. She brought up her niece's children, a boy and a girl, and the latter lives with her, putting her earnings as dressmaker (6s. 6d. a week) into the family budget. Pensioner said "she had paid rates and taxes for forty years and regarded the pension as a right, not as a charity."

For other cases see Appendix XI., page 236.

DOLE CHARITIES.

The net amount expended annually in doles is between £70 and £80. The larger portion of this sum is applied in a weekly dole of bread at the church and in payments of 6d. a week to poor widows, while most of the remainder is given in an annual distribution of bread and other articles in kind. This distribution is practically indiscriminate. It seems extraordinary that between 400 and 500 persons should think it worth while to attend in order to receive a ticket for bread to the value of 4½d.

The receipt of Poor Law relief is not treated as a disqualification in the case of Dole Charities.

For particulars of recipients of Dole Charities see Appendix XI., page 238.

The late Rector of Ludlow, who was a trustee of several of the Dole Charities, declined to express an opinion as to whether such Charities could be more usefully applied, but several other informants who were in a position to speak with authority regarded the doles as useless, if not mischievous.

BOURNE.

Population (1901) 4,361.

Reported page 194.

PENSIONS.

Bourne is of interest as an example of a place possessing a wealthy charitable endowment, the income of which to the extent of over £800 a year is applied in the maintenance of old age pensions. We have ventured to make some suggestions for improvement in administration in points of detail (see pages 194-5), and in a few of the cases which we investigated it may be considered that the pensions have been granted too easily since the means of the recipients (which are usually rather understated) are, for the present at least, sufficient, or, as in case No. 93, mentioned below, the assistance received from relatives is sufficient without the full pension.

The following instances may be cited :—

PENSIONS.

No. 92.—Married, 64, grocer, no children. Recipient quite blind and wife nearly so. Rent, £9 4s. per annum. Income derived from business, 4s. a week, house property, 6s., and pension 5s. Said to have a "good nest egg" in P.O. Savings Bank, and to send tobacco and sweets to workhouse inmates, and to have sold a house for £200 not long ago. Nothing known against character.

No. 93.—Widower, 74, formerly labourer, lives with, and is supported by, single son, 32, plumber, and single daughter, 37, dressmaker, earning respectively £1 and 3s. a week. Buys a pig annually which he fattens up and shares with them. Rest of pension he retains as pocket money. Said on good authority to be a respectable man.

No. 96.—Widower, 81, lame and nearly blind, formerly shop porter, only daughter (married), living away. Rent, 1s. 4d. a week. Earned 18s. a week for some years. Retired 15 years ago with over £100 savings. Said he had drawn on this, as needed, and had £60 left, deposited in local bank. Described on reliable authority to be "a very respectable old fellow, who had worked hard in his time."

Our inquiries, the results of which are tabulated in Appendix XI. (see page 254), show that the pensioners are respectable old people, and there is no doubt that the pension fund is a great boon to the deserving aged poor of the place.

DOLE CHARITIES.

It will be observed that there is an annual distribution of coals and blankets to the value of £170 or £180. The recipients of these doles may be roughly classified as being either old people or widows who, if not receiving Poor Law relief, are but little better off than those who are, or labourers with families who are earning the ordinary agricultural wages of the district, while a few railway men and others earning 20s. a week are also included among the recipients.

For examples of recipients see Appendix XI., page 256.

The trustees seem to be alive to the objections to which their annual distribution, in common with other Dole Charities, is open. One of them said: "There are a number of recipients on the list who could well do without the gifts. It would be better to give substantial assistance in selected cases." Several of the other trustees agreed that the wholesale distribution of gifts at Christmas ought to be stopped, and more than one referred to the demoralising effect of the doles in inducing people who did not need them to come to the trustees and ask for a gift on the ground that "So-and-so gets one, why should not I?" Here, as in other places, the people regard participation in the gifts as a right, and as one informant said, "It gives a lot of offence if you give to some and not to others. You cannot really discriminate with doles."

It is evident that the case of very poor persons who are past work cannot be satisfactorily dealt with by a small annual gift, while the giving of relief to able-bodied persons in receipt of regular wages is contrary to sound principles of charitable administration. The system of distributing a large number of small gifts annually on a fixed date appears to be inherently bad, and there is no doubt that the money might be more usefully employed. One of the trustees suggested that money diverted from doles might be added to the pension fund; while another advocated the building of a nursing home, the cost of which might be provided partly by voluntary contributions and partly by a grant from Harrington's Charity, the income of which will be substantially increased at an early date. In any case, it would be an advantage if such portion of the income as is reserved for distribution were applied in giving adequate relief at times of special need caused by illness or want of employment.

ALMSHOUSES.

In the case of the almshouses for old men and old women the chief requirement is that the stipends, which are at present miserably inadequate, should be increased. Cases illustrating the circumstances of an inmate of each of the almshouses are as follow:—

ALMSHOUSES.

No. 79.—Man, single, 66, formerly labourer. Room and occupant both very dirty, supported parents for many years. Complained of the smallness of allowance from Charity, 3s. 6d., which is now his total income. Said on reliable authority to be very respectable.

No. 81.—Widow, 73, late husband foreman in a mineral water factory for 25 years, earning 40s. per week. One son, who has never assisted. Recipient's character said to be very good. Total income now only 4s. (the Almshouse stipend). Husband was in A.O.F. and another club, and widow received £24 at his death, 12 years ago.

The amount of the present stipends is partly provided from Harrington's Charity and the provision of increased allowances for the almspeople would probably be facilitated if, as seems possible, the Almshouses and other Charities were amalgamated under one administration.

CULLOMPTON.

Population 1901) 2,922.

Reported page 200.

DOLE CHARITIES.

Cullompton affords an instance of a parish in which the greater part of the income (£211 5s. 8d.) of the Endowed Charities is applied in doles. Apart from an

Apprenticeship Charity of £67 a year, to which we have referred in our account of the Charities given below, practically the whole of the income is devoted to gifts in money and kind.

While a good many of the recipients are old people, a considerable number are comparatively young, earning the ordinary rate of wages. Of these the following are examples— :

No. 505.—Couple, aged 40 and 37 respectively, with one child under 14. Wife's mother in receipt of 2s. 6d. out-relief from Crediton, lives with them. Rent a house at 5s. a week plus rates, towards which a lodger pays 2s. Man, who is a member of a Sharing-out Benefit Society, is a ropemaker, said to earn 17s. a week. Received dole of clothing and bread.

No. 506.—Couple, aged 26 and 28 respectively ; two children of school age. Rent a cottage at 2s. a week plus rates. A lodger, a factory girl, pays 6s. a week for rent and partial board. Husband, a sailor, sends wife 30s. month and she earns a little by dressmaking. Clothing and bread given by Endowed Charity.

For other cases see Appendix XI., page 366.

Some of our informants considered that the doles were helpful to the people and made an appreciable addition to their comfort, and it was evident that there would be strong opposition to any scheme for amalgamating the Charities and diverting them to other purposes.

On the other hand there were those who held that the Charities as at present administered did but little good and went to those who were lacking in self-respect and “did not mind pushing themselves forward.” The calico, we were informed, used to be sold, and “plenty of people get it now who do not really need it.”

In view of the fact that the almshouses have no endowments, and nearly all the inmates are in receipt of out-relief, we think that the endowments would be productive of far more good if applied in the provision of stipends.

CRICKLADE.

Population (1901) 1,517.

Reported page 205.

DOLE CHARITIES.

Cricklade is a typical example of a place with charitable endowments of considerable value, the income of which is applied in doles, and its utility as such an example for the purposes of the present Report is not affected by the fact that steps are being taken to re-organise the mode of application of the Charities under a Scheme of the Charity Commissioners, while incidentally it affords an interesting example of the difficulties attending such an operation.

We were assured that according to the view prevalent among the mass of the inhabitants, and shared, we are inclined to think, by some at least of the trustees, the endowments are an estate in which any one earning less than 20s. a week, and indeed, any one earning more than that amount if he has a large family, or thinks it worth while to apply, has a vested right to participate. On this view the receipt of a dole, even in the case of a man earning good wages, carries no stigma, and provided there is the qualification of residence, with the added recommendation of a large family, the applicant's title is complete, and questions as to character, thrift, etc., do not arise. In practice the trustees have hardly departed from this principle, and as an instance of the promiscuity of the distribution we may mention that we were informed as a matter of common knowledge that on the death of a man a few years ago leaving £2,000 a pile of 14 Charity blankets which had been given to him or his sister who lived with him was found in the house. Recently, however, the trustees have so far amended the former practice that they have struck off the list of recipients about 50 persons who could not on any reasonable interpretation of the term be regarded as “poor,” and they give larger shares of the doles to widows and other needy persons, and in a few special cases of blind persons or cripples. The

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question of character is still scarcely taken into account, unless an applicant is exceptionally undeserving, nor is any inquiry made as to thrift or self-help, and indeed it is obvious that under a system of distribution which consists of the giving of upwards of 800 doles, most of them of trifling amount, there is little or no room for the exercise of discrimination on such grounds. The receipt of Poor Law relief is not treated as a disqualification, except in the case of one or two of the gifts, and in fact the list of recipients of the Charities in 1906 includes all those persons, 29 in number, who were receiving out-relief.

Our inquiries show that among the trustees of the Charities and other persons well qualified to speak as to the conditions of the labouring classes in Cricklade, and the effects of the present administration of the Charities, there is a general consensus of opinion that the present system of application is a bad one, which urgently calls for amendment.

The following extracts give a fair idea of the evidence which we collected on the subject :—

A leading resident, one of the trustees, said :

“Except the chief farmers and tradespeople, every one applies for the Charities, and nearly all the applicants get something. We have more money than will go round. The Charities exercise a disastrous effect on the people of the place, and bring in an undesirable lot from outside, though not to the extent of raising rents.

[Some of our other informants considered that the existence of the Charities had had the effect of raising rents.]

“I would cut out many of the names and give the others more substantial help. Many of the recipients are earning 20s. a week, and some 25s. to 30s. I have heard of the blankets, etc., being sold or pawned, and I have no doubt it is done.

[Another informant stated this as a fact within his own knowledge.]

“I know that much of the Charity money is spent in drink. The place generally is very poor and it has gone down. The Apprenticing Charity is excellent. There are a good many thrifty and deserving people and it would be a good thing to help them with a pension when they are past work. Some of the trustees object to the establishment of pensions on the ground that the Charities were left to the many, and pensions would be for the few.”

An informant, who is in close touch with the poor of the parish, said : “Half the names on the list would be better without the Charities, many of them are as well off as myself—for instance, a farmer with 7 or 8 cows, and a blacksmith in regular work. Almost every shopkeeper in the town used to get the blankets. Cricklade is a poor place with a lot of loafers. The people are very improvident, and much is spent on drink. There is no doubt some of the labourers, perhaps six or eight, spend the doles in the public-house. The Charities might do a lot of good if applied more usefully.”

Two informants in close connection with the administration of the Charities said they were a curse rather than a blessing. They demoralised the people, and among other instances mention was made of three sisters who had just received £111 each and came and demanded a dole. It was also stated that in hiring men farmers point out that the men will get the advantages of the Charities if they come to Cricklade.

One of the trustees, who had formerly received the Charities himself, said he had not needed them, but he had taken his share, as he saw many who were better off receiving them. They quite recognised that there must be a change and people who were well off should be ruled out.

Another trustee, while admitting that some well-to-do people got the Charities, said that the people had always looked forward to the Charity distribution. It helped them to pay the rent and to buy some clothes, etc. Some of the money might find its way to the public-house, and to prevent that being said he would have the Charities given in kind rather than in cash.

According to another trustee, it would be an advantage to concentrate the relief and to help those who had shown willingness to help themselves, but he would not like to take away the gifts from any poor people.

The undermentioned cases, showing the circumstances of recipients of the gifts, bear out what is said above as to the Charities being given to persons who are earning regular wages and stand in no real need of relief, with the exception of case No. 45, which probably could only be adequately assisted by means of a pension:—

DOLE CHARITIES.

No. 44.—Couple, aged 32 and 31 respectively. Man a farm labourer, earns 17s. a week. Belongs to Ancient Order of Foresters. Three boys of school age. Rent of cottage 3s. a week. Home very clean. Said to be sober, hard-working people. Received doles to the value of 12s. 2½d.

No. 45.—Man, a widower, aged 79, formerly a tailor in business for himself. Belongs to the Manchester Unity of Oddfellows, from which he receives 5s. 5d. a week, and is also insured. Lives with single daughter, a dressmaker, whose earnings he gives as 5s. a week. Rent of cottage, nicely kept and comfortably furnished, 2s. 6d. a week, in addition to rates 20s. a year. Well spoken of. Doles to the value of 34s. 7d. given.

No. 46.—Couple, aged 25 and 24 respectively. Man, a shoemaker, works for his father, who has a good business in the town. Gives his earnings as being 25s. a week. No family. Belongs to Hearts of Oak Benefit Society and wife has savings in Post Office. Rent 5s. a week. Given sheets costing 6s. 3d. Man said "he did not see why he should not get what he could, as others better off were receiving Charity."

No. 47.—Couple, aged 48. Man, a plasterer by day and hairdresser by night; wife, a vendor of toys. Have 3 sons and 5 daughters (4 under 14 years of age). Rent, house and shop, at £18 a year and rates £5 10s. Man a member of the Ancient Order of Foresters and insured as well. Wife gave his earnings as being 20s. a week. From a reliable source, however, it was ascertained that they were probably more than double that amount. Wife said she earned 5s. a week. Elder son helps his father in his business. Blankets of the value of 7s. 1½d. received.

No. 48.—Single woman, age 32, has a small saddler's business, supplemented by sale of fruit and flowers. Rent of house and shop £16 a year and rates £3. Said she took 28s. a week in all, and paid a man 8s. a week wages. Also received 2s. a week from a small plot of land which had been left her. Given blanket value 7s. 1½d.

No. 53.—Couple, aged 39 and 37 respectively. Man, who is a member of the Manchester Unity of Oddfellows, and insured as well, is a labourer for the District Council, and said to earn 18s. a week. Wife, a laundress, gave earnings as being 9s. a week. Have 4 children, eldest son away from home. Boy of 13 earns 3s. a week. Man is purchasing his own house. Combined earnings of family, 30s. a week. Doles received to the value of 13s. 11½d. Living with them is the man's mother, aged 82, who has 2s. 6d. a week and a loaf from the Guardians, and received 14s. 6d. in doles from the Endowed Charities.

For other cases see Appendix XI., page 246.

OPPOSITION TO REFORM OF THE CHARITIES.

The case of Cricklade affords so instructive an object lesson regarding the difficulties which frequently attend an attempt to introduce improved methods of application of Charitable Endowments that no apology need be offered for a short statement of the facts.

The attention of the Charity Commissioners was directed by a Report of one of their Assistant Commissioners to the present unsatisfactory application of the Charities, and as a step towards reform all the Charities were placed under one body of trustees, on which a strong representative element was introduced.

The Commission then invited the trustees to apply for a further scheme, having for its object the abolition of the system of indiscriminate doles, whereupon a meeting of the inhabitants was held and the Trustees placed before the meeting proposals for applying the income of the Charities in apprenticing, in the support of a parish nurse, in assistance in cases of special distress through illness, etc., and in

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distribution to the deserving poor in money and in kind ; but these proposals met with no favour, and a resolution was passed emphatically protesting against any alteration in the present administration of the Charities.

In reply to a communication from the trustees conveying the sense of the meeting, the Commissioners explained that it was their object to prescribe better methods of application in substitution for the mischievous and wasteful system of doles with a view to conferring real and lasting benefits upon the poor, and they added that unless an application for a scheme was received they would feel bound to certify the case to the Attorney-General.

The trustees then called another public meeting, when the opposition to interference with the doles was renewed, except that the meeting seemed willing to concede that the Charities at present given in cash might in future be given in kind ; and subsequently the trustees made the necessary application for a scheme.

Thus matters stood at the date of our visit, and we had an opportunity of estimating the extent of the practical difficulty of introducing a reform which is not in accordance with the prevailing sentiment of the inhabitants. As we have already stated, we found a general agreement among the majority, at least, of the trustees as to the need of reform, but they naturally feel a difficulty in running counter to popular opinion. One of them said, "When we suggest improvements we become marked people and incur odium," or, as another trustee put it, "I should get shot if a scheme for change were made." We were told by several informants that a tradesman who goes against the doles is boycotted ; and an instance was given of a customer who said, "I won't go to him for my pig-meat ;" while another resident in a good position said : "The house would come down about my ears if it was known that I had spoken against the present system of administration."

Another point to which attention should be directed is that so far from paving the way for improved application of the Charities the recent scheme of the Charity Commissioners, by which the representative element on the board of trustees was strengthened, appears to have had the contrary effect. According to the information given to us the former body of trustees was more inclined to adopt a policy of reform but on the reconstitution of the body the strongest opponent of the doles was turned out and new trustees were appointed by the Parish Council expressly as champions of "the rights of the people."

Under these circumstances the only chance of carrying into effect an improved system of application of the Charities seems to be through the exercise of strong pressure by an external authority. As one of the leading trustees said, "What we want is an outside body to tell us what we must do. We want definite instructions to carry out. The more the Charity Commissioners can give us absolutely definite instructions the easier it will be for us to administer the Charities in a useful manner." The observation of another informant, who said, "The difficulty will be to get the trustees to administer a scheme : they will go back as near to the doles as they can," is confirmed by our experience in other cases (see for instance our remarks on some of the Norwich Charities, page 12), and if there is to be any real improvement it will be necessary not only that the hands of the trustees should be strengthened by a scheme containing carefully defined provisions and restrictions, but also that steps be taken to see that the prescribed directions are actually adhered to in practice until such time as the benefits of an improved system of administration may be expected, in accordance with experience in other places, to become apparent to the people themselves for whose advantage the Charities are intended.

FAIRFORD.

Population (1901), 1,404.

Reported page 209.

DOLE CHARITIES.

From our report upon the Charities it will be seen that the recipient of the doles number about 150, without counting children or dependents. Nevertheless, the distribution is the cause of a good deal of jealousy and discontent, since all who have any pretention to being "poor" consider themselves entitled to claim their share. Before placing a name on the list of recipients the trustees satisfy themselves that the applicant has been settled in the parish for some years, and most of the recipients appear to be respectable people of small means. It was admitted, however that the recipients, especially in the case of the clothing gift, include a good many persons who stand in no need of charitable assistance.

One of the trustees said: "There are far too many on the list; many who have no real need have been on the list for years."

And another said that "half the people getting the clothing Charity do not really need it."

The following examples may be cited from among the cases investigated by us:—

DOLE CHARITIES.

No. 66.—Couple, aged 56 and 59 respectively. Rents a cottage at £8 10s. a year, clean and well kept. Man, a foreman railway porter, said he earned 21s. a week. A member of the A.O. Foresters. Six children married and a single daughter, a pupil teacher, who lives at home. It was ascertained from a reliable source that man's earnings are probably nearer 28s. than 21s. Dole of 3s. 6d. received from Endowed Charity for clothing.

No. 73.—Couple, aged 46 and 44 respectively. Man a stonemason, wife a laundress. Wife gave husband's earnings as 25s. and her own as 5s. a week. Six children, three away from home and three of school age. Rent of cottage 3s. 8d. a week. Man belongs to the Cirencester Division Working Men's Conservative Association Benefit Society. Wife's mother, who has 3s. out-relief and received a dole of 5s. from Endowed Charity, lives with them. From information received from a reliable source it would appear that the wife had considerably understated her earnings. Dole of 3s. 6d. for clothing given by Endowed Charity.

No. 76.—Widower, aged 83, sexton to Parish Church. Rents cottage at 2s. 6d. a week. Has four children, two (a single son and a single daughter, who helps in cleaning the church), live at home. Has been sexton for 21 years, and there is no doubt that the post is a lucrative one, as large numbers of people visit the church. Says he has about £30 in the P.O. Savings Bank, 1s. a week from a private source, and earns 7s. 6d. a week. The income from the latter source has probably been a good deal understated. Half a ton of coals given by Endowed Charity.

For other cases see Appendix XI., page 250.

The trustees of the "Small Charities" agreed that in place of the present system of doles some other mode of application might be adopted with advantage. At present the amount given in any one case is too small to be of real use, and it was suggested by one of the trustees that the Charities would do more good if the income, instead of being applied in one annual distribution, could be kept as a fund to be drawn upon throughout the year for the purpose of giving substantial assistance in cases of illness or other exceptional need.

It may, however, be doubtful whether the trustees would be able to carry into effect such an improved mode of administration in the face of the opposition which any proposal for the abolition of the doles would probably excite. As one of the trustees said, interference with the doles "would raise a terrible storm, and we should probably get our windows broken."

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

LITTLE WALSINGHAM.

Population (1901), 867.

Reported page 213.

DOLE CHARITIES.

Out of a population of 867 or thereabouts, there are over 150 persons (many of them with families) participating in the Dole Charities.

It is obvious that under such a system very little discrimination is or can be exercised in the selection of the recipients. The trustees said that they had struck off some recipients who plainly ought not to be receiving Charity. Our enquiries, the results of which are tabulated below, show that whilst most of the recipients are labourers earning the low wages current in the district, with a proportion of miserably poor persons—widows and old people—receiving a small pittance from the Guardians, there are other recipients who ought not on any sound principle of administration to be receiving charitable relief. Examples of such cases are as follows:—

DOLE CHARITIES.

No. 117.—A carpenter, aged 40, in regular work, earning 20s. a week. His wife, dressmaker, put her earnings at 10s. a week, but, we were told, made considerably more. Two children, one an apprentice earning 1s. a week and the other at school. Good house, nicely furnished, rent £9 5s. per annum. Member of Oddfellows and insured with Prudential. Received the doles for four years. Her husband “didn’t see why he shouldn’t have a share,” and his name was put down “as a joke.” The wife seemed rather ashamed of being a recipient and had told her husband to get his name taken off.

No. 121.—Widower, age 49, in regular employment, wages 20s. a week. Member of Oddfellows. A very respectable man with clean, tidy home. Four children, one about to get work on a farm, and the other three at school. Received the gifts for six years. “The bit of coal, etc., came in very handy.” Had a rise of wages last year, and does not feel he would like to remain on the list any longer.

No. 119.—A man, aged 63, earning about 28s. a week. His illegitimate daughter with her two illegitimate children living with him. Home filthy. Four several informants stated that the man was a notoriously bad character.

No. 126.—Single woman, aged 56, formerly a charwoman, totally blind, and on that account in receipt of 2s. 6d. a week outdoor relief, three illegitimate children—one of whom, 37, married, pays her rent—earns 1s. a week by minding a baby, has received the gifts for 20 years, and is allowed 1s. extra clothing on account of her affliction. A reliable authority stated that she was a woman “without moral perception.” Her own words were “I’m what they call a fallen woman, and not a bit ashamed of it.”

In each of the foregoing cases the annual dole of a 2s. ticket for clothing (except in No. 126, who receives 3s.) and 5 cwt. of coals was received. Case No. 119 is an extreme instance illustrating the laxity of administration.

The case of the woman next mentioned appears to be a thoroughly deserving one, but at the same time it illustrates the futility of a trifling dole, since in the absence of more substantial assistance this respectable woman will in a few years’ time have no alternative but to become a pauper.

No. 118.—Single woman, aged 61, a dressmaker, average earnings 9s. a week. Rent £5 per annum. Insured with the Prudential. No club or benefit society. Never received Poor Law relief. Had kept her mother for a long time, and had no assistance from anyone, her brother and sister being unable to help. Home neat and clean. A hardworking woman who had struggled hard, paid her way, and kept respectable. Received 2s. dole of clothing and 5 cwt. of coals.

For other cases see Appendix XI., page 260.

One of the leading trustees said that he regarded the present method of coal and clothing distribution as very unsatisfactory. During the last three years the trustees had struck off the names of several recipients whose circumstances did not appear to warrant their application, and they hoped to further reduce the list by eliminating all whose earnings cannot be shown to be less than 18s. a week.

It would be a further improvement if, instead of distributing the gifts at a fixed time, adequate assistance were given at times of special need caused through

illness, etc., regard being had to the character of the persons relieved and their efforts to help themselves.

The introduction of an improved system of administration would probably meet with some opposition at first, as the people regard the participation in the charitable doles as a right, and indeed one of the trustees said that if they attempted to abolish them they would get their windows broken.

ALMSHOUSES.

It is to be regretted that there are no sufficient endowments to provide stipends for the almspeople. Under the present system the occupants of the almshouses receive weekly payments from the Guardians, and since the condition of the almspeople is very much the same as that of other recipients of out-door relief, there are but few applicants for admission to the almshouses, and there is little or no room for discrimination regarding the class of persons admitted. If some of the almshouses were let it would be possible to apply the rents and part of the income of the Dole Charities in providing stipends for the remaining almspeople.

THE JARVIS CHARITY.

STAUNTON-ON-WYE.

Population (1901), 520.

BREDWARDINE.

Population (1901), 266.

LETTON.

Population (1901), 168.

Reported page 217.

Improvement in the administration of the Jarvis Charity has been effected by the reduction of the very large sum formerly applied in the distribution of doles, and by the action of the trustees in prescribing a residential qualification, and in giving the weekly relief mainly to old people. But the system of distribution which still continues and under which provisions to the value of 2s. 6d. or 1s. per week are given to 50 recipients cannot in our opinion be regarded as other than unsatisfactory.

As we have pointed out below (see page 221), this branch of the Charity (and the same may be said of the medical relief which is provided) is in fact doing the work of the Guardians. The practice of giving a large number of weekly allowances, each of small amount, renders it difficult to exercise discrimination in the selection of the beneficiaries, and consequently the Charity offers but little incentive to thrift or good conduct, while some at least of our informants thought that the prospect of the receipt of a weekly dole tended to diminish providence and self-reliance by teaching the people to look to the Charity, and the trustees with whom we came in contact were of opinion that the money expended would be more productive of benefit if the number of weekly recipients were reduced, and more substantial assistance given in selected cases.

Particulars showing the circumstances and character of a number of the recipients are given in Appendix XI., page 240, *et seq.*

The views regarding the effects of the Charity expressed by two informants resident in the locality, and unconnected with the management of the trust, were as follows :—

The one, speaking of Bredwardine, said :

“In my opinion, the Charity does away with thrift among the people in Bredwardine and creates a great tendency to laziness and dependence on obtaining admission to an almshouse or a dole, or ‘anything that is going.’ It is difficult to

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get work done in the parish; men prefer to loaf about, and there is plenty of drinking going on."

The other informant, speaking of the effects of the Charity in Staunton, said:—

"There is no doubt that the Charity does a great deal of harm in Staunton, making the people careless, lazy and unthrifty. They all look forward to obtaining a share in the Charity, which practically takes the place of parish relief. The people become independent in a bad sense—independent of work."

Testimony to the same effect was offered by another informant well qualified to judge of the effects of the Charity in the district. He wrote:—

"As regards the amount spent in charity, I have no doubt it has had a demoralising effect on the inhabitants. They would live in any hovel rather than leave the parish and find work elsewhere, and many would take up any casual work and hang on with the hope of getting some benefit from the Charity. Perhaps this has not been so marked of late years since the amount so distributed has been less. Thirty years ago a stranger was lucky if he passed through the village of Staunton without being insulted, and I most certainly say that the large sums at that time distributed had a very bad influence on the place Certainly you could not find a more discontented lot of people in any parish in England. They believe there are sufficient funds to keep them without work, and that it ought to be so distributed, and some of the old people will tell you of the good old days when it was given out to everyone. I also note that there is no demand at all for small holdings or land for allotments in Staunton or Bredwardine, though they are fairly populous parishes, while there is a growing demand in all the adjoining parishes."

It may be observed that although on the division of the endowment in 1904 (see page 217) £1,000 Stock was assigned to the Eleemosynary Charity in respect of the provision in the scheme regarding the formation of a recreation ground, no steps have been taken to carry this provision into effect. One of our informants mentioned the case of a neighbouring parish in which a cricket and football club had been in existence for many years, and it would probably be of advantage if part of the Charity funds could be employed in providing facilities for recreation in the three parishes.

(2.)—VOLUNTARY CHARITIES.

VOLUNTARY CHARITIES.

No one can have taken part in an enquiry such as ours without being impressed afresh by the multitude and variety of voluntary organisations established for ameliorating the condition of the poor, the large sums which pass through their hands, and the amount of time and effort devoted to them by a veritable army of charitable workers.

THE EXTENT OF THE VOLUNTARY CHARITIES IN THE LARGE TOWNS.

In the large towns we have visited, such as Norwich, York and Coventry, there are to be found agencies for meeting most of the ills which flesh is heir to.

The following table shows how great is the amount raised in these and other towns, which is the more astonishing when it is remembered that it does not include medical Charities nor the large sums given privately through no organisations.

INCOME FOR 1906 OF VOLUNTARY CHARITIES IN SIX OF THE TOWNS VISITED.

Town.	Population 1901.	Purposes to which Charities are applied.*							
		Money and Kind.	Shelter.	Relief of the Blind.	Homes and Orphan- ages.	Nursing.	Reforma- tory Work.	General Purposes.	Total.
Norwich -	111,733	£ 4,096	£ 1,377	£ 2,949	£ 825	£ 1,155	£ 587	£ 189	£ 11,178
York -	77,914	1,902	174	6,877	2,301	576	843	173	12,846
Coventry -	69,978	1,720	330	—	398	832	295	23	3,593
Kendal -	14,183	844	—	—	—	138	—	140	1,122
Beverley -	13,183	218	—	—	—	97	—	—	315
Lichfield -	7,902	401	667	—	—	90	—	—	1,158

* For further details see under Norwich (page 104), York (page 132), Coventry (page 155), Kendal (page 164), Beverley (page 174) and Lichfield (page 185).

It might be thought that these sums, coupled with the still larger amounts derived from endowments, would leave but little need for Poor Law relief. This might be the result were the Voluntary Charities (we refer specially to those which are given in money and kind) administered with as much enlightenment as zeal, and were the fundamental principle recognised that such Charities ought to be used as a means of reducing pauperism. But so far from this being the case, the one point which more than any other has been borne in upon us in our enquiries is the astonishing way in which this principle is in general disregarded. Over and over again we found the Voluntary Charities deliberately giving assistance to those already on the rates instead of devoting their efforts to keeping people off the rates.

We have dealt with this question of the overlapping of charitable assistance and Poor Law relief at some length under the second part of our reference—the Administrative Relations of Charity and the Poor Law (see page 61)—and so we need not allude to it further here.

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VOLUNTARY CHARITIES IN SMALL TOWNS AND RURAL PARISHES.

The voluntary Charities in the small towns and rural parishes which we have visited are practically limited to the sick and poor funds of the churches and associations for supplying the poor with nurses. In Ludlow the large sum of £163 was raised during the year ending September, 1906, for various Charities connected with the parish church. In Cullompton the amount so raised was £75, and in Fairford it was £99, including £41 for a parish nurse. The clergyman, indeed, seems to be almost as natural a person to turn to for assistance as the relieving officer himself.

THE INADEQUACY OF THE ASSISTANCE GIVEN BY RELIEF AGENCIES.

A marked feature of the methods of very many of these agencies is the insignificant sums bestowed by them. The Norwich District Visiting Society (see page 96), for example, do not as a rule give more to a family than 1s. in cash or two 6d. tickets a week for longer than three weeks. The maximum amount given by the York Benevolent Society (see page 127) to one family in the course of a month is two 6d. bread and two 9d. coal tickets, and generally speaking only half this number of tickets is given.

Several informants assured us that the tickets of the Norwich District Visiting Society were sold. One witness, himself a member of one of the local committees, said he had proved that the tickets were sold for drink, and he added that some years ago they were even taken in payment at the theatres. At the end of 1906 the value of the outstanding tickets was £166.

An active worker for the York Benevolent Society said he had known of cases in which the 6d. tickets had been sold for 3d. each, and he thought it was possible that this was not an infrequent occurrence.

THE LACK OF DISCRIMINATION IN GIVING ASSISTANCE.

In the case of some of these Societies poverty rather than character appears to constitute a claim for help. A lady who had been a visitor three or four years for the Norwich Society for Relieving the Sick Poor (see page 96) informed us that she had never rejected a case. Another witness said he knew it was the practice of one of the visitors for this Society to relieve cases which had been brought to her notice though she was well aware that they were unsatisfactory. She considered that it was her duty to do so.

All of these Societies have somewhat elaborate organisations for mapping out the towns into districts with visitors attached to them, and it cannot but be wished that the time and trouble thus expended should result in more efficient aid.

COVENTRY PHILANTHROPIC SOCIETIES.

The methods adopted by these Societies, a detailed description of which will be found on page 151, to which we desire to draw special attention, are a great advance on those described above. The Societies, which are all run on the same lines, are seven in number, and are largely supported by working men, who subscribe not less than 1s. 1d. a quarter to the funds and thereby become members.

Every application for help is inquired into by two members who report the result to the committee. As a rule not more than 15s. is granted by one Society to a case at a time, but it is common for cases to be passed on from one Society to another, and so to obtain two or three grants.

It is exceptional for assistance to be given in supplementation of Poor Law Relief; indeed, the secretary of the most important of the Societies assured us that their object was to try and keep people from applying to the guardians, and we were informed that they did have this effect.

The total sum raised by these Societies during 1906 was £971

NURSING ASSOCIATIONS.

The most universal form of charity we have met with is that for the provision of district nurses. Ludlow and Cullompton and the three small parishes in Herefordshire affected by the Jarvis Charity, which were excluded from a nursing scheme on the ground that they were well able to make their own arrangements, were the only places we visited in which we found no organization for nursing.

In two places, Beverley and Cricklade, there are nursing associations of a partially provident character.

The East Riding Nursing Association (see page 174), which extended its operations to Beverley in 1906, has three classes of subscribers who pay fees according to the following scale :—

		Annual Subscription.	Weekly Fee for Actual Nursing.
Class I.	Professional men, large farmers and tradesmen	5s.	10s. 6d.
„ II.	Small farmers, tradesmen, artisans, servants, receiving at least £1 a week with allowances, such as hinds, gardeners, keepers and others	3s.	5s. 6d.
„ III.	Cottagers - - - - -	2s.	3s.

A special feature of the work of the Association is that the nurses in all cases sleep in the homes of the patients. The honorary secretary said that this did not constitute a difficulty, and at the end of May, 1907, the number of benefit members throughout the Riding was 2,895. Of the cases (541) nursed during the year about half were maternity cases. The nurses themselves do not act as midwives. Considerable voluntary contributions are required to finance the Association, apart from the benefit members' payments.

Of the benefit members in Beverley, 74 were in Class I., 79 in Class II., and 77 in Class III.

It has just been decided, so far as Beverley is concerned, to form a district nursing branch of the association, and in future the nurses will not live in the houses of those who join under Class III. The subscription for this class is 1s. a year, and the charge for a visiting nurse 2s. 6d. a week, or 6d. for a single visit. This change had to be made, as it was found that there was no proper accommodation for nurses in the houses of the poorer classes.

In Cricklade members of the Nursing Association, which extends to several other parishes as well, pay a small subscription and a weekly sum equal to their subscription when ill. The subscription for labourers is 2s. a year. We were informed, however, that comparatively few labourers become members of the Association.

In Bourne, though the Nursing Association is not managed on provident lines, a large number of small contributions are received, many being paid by the patients. For the year ending January, 1906, there were seventy-seven contributions of 1s., fifty-nine of 6d., thirty-five of 3d., and several smaller ones.

LYING-IN CHARITIES.

We came across charities of the above description in Norwich, Coventry, and Beverley, all of which date from the early part of the eighteenth century.

The Norwich Maternity Charity (see page 98) is on a large scale, and during

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1906 dealt with a total of 623 cases. The benefits of the charity include the services of a midwife, a supply of linen, and other help. Women whose husbands' weekly wages exceed one pound a week are by the rules ineligible, but this is not strictly adhered to; and we were informed that those come upon the charity who could make their own arrangements.

In 1899, in order to try and counteract this, a Provident Maternity Club was started in connection with the Charity. Each member has to pay 5s. 6d. before her confinement, either in one sum or by weekly instalments. The wage limit of the members' husbands is fixed at 25s. a week, but it was stated by the Honorary Secretary that very few of the husbands earn more than 18s. a week. Though the club is not self-supporting, it has been a source of revenue to the Charity. The number of women attended during 1906 as provident members was 105, against 18 in 1902.

In Coventry there are two Lying-in Charities, the Coventry Lying-in Charity (see page 153) and the Coventry Union Lying-in Charity (see page 153), which together dealt with 301 cases during 1906. The benefits in each case include the services of a midwife and help in kind.

Neither Charity has a wage limit, nor is any form of enquiry made use of, with the result that they are liable to be abused; and a prominent worker for one of them stated that she considered that from one-third to a half of the women who were assisted by the Charity might have saved the midwife's fee.

The same families appear to depend upon the Charities for help, and it rarely happens that cases are rejected. The daughter of a woman who had been assisted eight times years ago by one of the Charities was recently relieved by the same Charity.

The Beverley Lying-in Charity (see page 174) assists from 50 to 60 women each year. No woman is helped who has less than two children, and whose husband's wages exceed £1 1s. 0d. a week, or an average of 5s. per head for the entire family not earning wages. Each recipient has to pay 2s. 6d., and is supplied with medical attendance and help in kind.

CHURCH AND CHAPEL CHARITIES.

In order to ascertain the extent of the assistance afforded to the poor by the churches and chapels in the places we visited, we addressed a circular letter (for specimen see Appendix IV.) to the ministers of all denominations asking for particulars of the income of their Sick and Poor Funds for the year ending December, 1906, of the manner in which the funds were distributed, and certain other questions.

These circulars have been very generally responded to. For instance, out of the 40 Ecclesiastical Districts into which Norwich is divided, replies were received from 38. In York, out of the 25 Ecclesiastical Districts, only one failed to reply. In Coventry replies were received from 8 out of the 10 parishes.

Replies were also received from a large number of the more important Non-conformist Chapels.

The following is a Return of the income of these Funds so far as we were able to obtain it in every town and rural parish which we visited.

SUMMARY OF THE INCOME OF THE SICK AND POOR FUNDS OF CHURCHES AND CHAPELS,
FOR YEAR ENDING DECEMBER, 1906.

Name of Place.	Population, 1901.	*Income of Sick and Poor Funds for year ending December, 1906.			Remarks.
		Church of England Churches.	Other Churches.	Total.	
		£	£	£	
Norwich - - -	111,733	1,055 ^a	258	1,313	^a Includes £95 devoted to the poor of Norwich from Cathedral offertories.
York - - -	77,914	615 ^b	223	838	
Coventry - - -	69,978	267	221	488	
Kendal - - -	14,183	151	75	226	^b Includes £95 devoted to the poor of York from Minster offertories.
Beverley - - -	13,183	150	41	191	
Lichfield - - -	7,902	201 ^c	4	205	^c Includes £65 devoted to the poor of Lichfield from Cathedral offertories.
Ludlow - - -	6,373	163	— ^d	163	
Bourne - - -	4,361	9	— ^d	9	^d Information not obtained, but the funds would probably be quite small.
Cullompton - - -	2,922	75	2	77	
Cricklade - - -	1,517	20	— ^d	20	
Fairford - - -	1,404	99	— ^d	99	
Little Walsingham -	867	10	— ^d	10	
Staunton-on-Wye -	520	3	— ^d	3	
Letton - - -	168	Nil	— ^d	Nil	
Bredwardine - - -	266	3	— ^d	3	

* Includes payments for nurses in a few cases and the sums contributed for Clothing Club bonuses.

Of the Ecclesiastical Districts or Parishes which had Sick and Poor Funds in Norwich the administration rests with the clergy alone in 12 cases, in 9 with the clergy and district visitors, in 6 with the district visitors alone, and in 3 with a Committee.

In York the administration is in the hands of the clergy alone in 9 cases, in 7 it is shared between the clergy and churchwardens or district visitors, and in 1 case it is entirely in the hands of the district visitors.

In Coventry the Funds are administered by the clergy alone in 2 parishes, in 5 parishes by the clergy and district visitors, and in 1 parish by a Committee.

In Kendal in 1 parish the Funds are administered by the Vicar alone, and in the other 2 by the clergy and visitors working in close co-operation with the Charity Organisation Society.

Of the 3 parishes in Norwich which have Parochial Relief Committees 2 have Honorary Secretaries and use an application form similar to that of the Charity Organisation Society.

The Clergyman of one of these parishes in describing how he managed his relief work wrote to us as follows:—"I have an Advisory Committee which meets fortnightly in the winter months for relief purposes, otherwise the fund is administered by myself. I work on Charity Organisation lines, *i.e.* (1) give relief only after enquiry,

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(2) discriminate between Poor Law and other cases, (3) endeavour to keep good cases off the Poor Law, and (4) give adequate help to the few good cases instead of doles to the many."

In another parish there are printed rules for the guidance of the committee showing how the committee is constituted and what are its methods, which are set out at length on page 101 of our Report on Norwich. This committee has absorbed the committee of the District Visiting Society and numbers among its members a representative of the Sick Poor Society, a Poor Law Guardian, who is also a prominent Friendly Society worker, and a City Missionary.

As regards the funds of the churches of other denominations, the administration in Norwich is in the hands of the ministers in 4 cases and of the deacons or visitors in 10 cases.

In York the minister distributes the funds in 1 case, 2 churches have committees for the purpose, and in the other churches the distribution rests with the minister and deacons or with the deacons alone.

In Coventry the administration is left to the ministers alone in 2 cases and in 7 it is undertaken by the minister and deacons or by a committee.

In Kendal 3 ministers have the distribution in their own hands and in 3 other cases it is managed by a Committee or by the leaders and stewards.

CHARITIES FOR THE BLIND.

A detailed account of the Asylum and School for the Blind in Norwich will be found on page 97, and of the Yorkshire School for the Blind on page 127. The committee of the latter institution have done much to promote the welfare of the blind throughout Yorkshire, and have taken an active part in the formation of the recently established North of England Union of Institutions, Societies and Agencies for the Blind. The income of the two schools for 1906, not including Government grants, was £9,826.

HOMES AND ORPHANAGES.

The number of Homes and Orphanages in the three cities of Norwich, York and Coventry, apart from those supported entirely by endowments, is nine. These had a total income in 1906 of £3,524. A description of the work of each of these institutions is given in our separate Report on each city.

SHELTERS.

These comprise a Church Army Labour Home in Norwich, two Shelter Homes for Girls in the same city, one in York and Coventry, respectively, and two in Lichfield. The income of these institutions for 1906 was £2,548. An account of the work of these institutions will be found in our Report on each city.

REFORMATORY INSTITUTIONS.

The number of these institutions we have met with is eight—namely, a Discharged Prisoners' Aid Society in Norwich and York, a Penitentiary in York, a Police Court Mission in Norwich and Coventry, a Certified Industrial School for Boys in York, and a similar School for Girls in York and Coventry. The income of these institutions for 1906, apart from Treasury allowances and payments from local authorities, was £1,725. An account of the work of these institutions will be found in our Report on each city.

CHARITY ORGANISATION SOCIETIES.

Charity Organisation Societies have been formed in the following towns visited by us, viz. :—Norwich, York, Coventry, Kendal and Lichfield, and a full description of them is given in our Reports on those towns. We have briefly alluded again to

these Societies under the second part of our reference—the Administrative Relations of Charity and the Poor Law—and, as we are aware that the Commission have received much evidence regarding the Charity Organisation Societies generally, we do not feel that it is necessary to dwell further upon their work. An account of the position held by the Societies in question in the respective towns will be found in our separate Reports.

THE DUPLICATION OF CHARITIES HAVING THE SAME OBJECT.

In several of the places we have had under our notice we have observed what seemed to us the unnecessary duplication of charitable organisations having the same end in view. Not only does this entail needless expenditure of time and funds on administration, but it also facilitates the overlapping of Charities and encourages habits of dependence.

In Norwich, for example, there are two Societies—that for Relieving the Sick Poor and the District Visiting Society—having much the same objects, which might be combined with great advantage. Such a combination had, we were informed, been suggested and the matter had been discussed at meetings, but without result.

In Coventry, again, there are two Lying-in Charities working on exactly the same lines. We were informed that the older of these Societies, which was started in 1801, had a rule that the child was to be baptised in the church of which the mother was a parishioner, and so the Society was looked upon as a Church of England Charity. This led to the formation of another Society in 1810, the Committee of which “was always to be chosen from the different denominations of Christians.” In the course of a century the question of denomination has ceased to operate, and there seems to be no valid reason why the two Societies should not be merged.

In Coventry there are also two very large local Burial Societies which were established within a few years of each other, the reason being that the Roman Catholics took a prominent part in the management of the first, and it was considered necessary to start another called the Coventry Church General Burial Society. This was over 60 years ago, and here again we believe that whatever may have been the case then religious belief is no longer a factor in the membership of either Society.

It is a question, moreover, whether it is essential that there should be as many as seven Philanthropic Societies in Coventry. Two informants, both favourably disposed towards the Societies, regarded this as a weakness; and it is evident that, apart from other considerations, it must involve unnecessary expenditure on management. On the other hand, it was urged that each Society had its own band of energetic workers, and more funds were raised than would be the case if there were but one Society.

The Invalid Kitchens in York afford another illustration of the duplication of Charities. There is an old-established Charity in York called the York Invalid Kitchen (see page 129), which supplies dinners on a day's notice, but this was considered on the part of some people to involve too great a delay in urgent cases, and in 1904 the York Emergency Kitchen (see page 129) was started to supply delicacies, not provided by the older Charity, on the same day as they were ordered.

We were informed that an attempt had been made to bring about an amalgamation between these Kitchens and the Soup Kitchen (see page 129), but it met with no success. As matters stand, each agency has its own kitchen and separate staff, though in the case of the Emergency Kitchen, there is no charge for rent and the cooking is done by volunteers.

If there existed in each town a Central Board, such as we have suggested, for dealing with the Charities, it might be one of its functions to take into consideration proposals for the establishment of fresh Charities and to exercise influence in directing such efforts into proper channels, with a view to preventing the starting of charitable institutions regardless of whether there may be others of a similar character already in existence, or whether they were calculated to be of real advantage to the town.

(3).—THRIFT AGENCIES.

THRIFT AGENCIES.

As we have already stated at the beginning of our Report we felt that it was most essential to our enquiry to ascertain in each place which we visited the extent to which the chief working class thrift agencies were being made use of in order that some idea might be formed as to how far steps were being taken to provide against the necessity for assistance either from the Poor Law or from charitable organisations.

We give below a brief account of the membership and funds of each of the thrift agencies about which we enquired. More detailed information will be found in our Report on each place.

(1) FRIENDLY SOCIETIES.

The Friendly Societies stand out as being the only thrift agency of those we enquired into which we met with in every place visited. As a means of making provision against sickness the Friendly Society seems to be generally regarded as the most economical and efficient.

The information we have obtained refers in the main to the permanent registered Friendly Societies for adults. Had the time at our disposal permitted we should like to have given some particulars as to the work of the Juvenile Branches of these Societies as well.

Wherever we met with any local unregistered Friendly Society of importance we have included this in our Report on the place in question.

In considering the figures relating to the membership of the Friendly Societies regard should be had to the fact that many men belong to more than one Society. On the other hand they take no account of the numerous shop clubs and yearly dividing Societies.

It must also be remembered that the figures include those members who, having joined a Society in a given place, have moved away though their membership continues, while they do not include those who belong to Friendly Societies elsewhere. It may be that the one often balances the other.

The figures given in the table below include the members resident in each place, but not the funds belonging to those members, of the larger centralised Friendly Societies, such as the Hearts of Oak and the Rational Association Friendly Society.

We have added for purposes of comparison figures relating to the membership of the Ancient Order of Foresters for the county in which each place mentioned is situated.

MEMBERSHIP AND FUNDS OF FRIENDLY SOCIETIES.

Place.	Population 1901.	¹Adult mem- bership of per- manent regis- tered Friendly Societies, Dec., 1905.	Funds December, 1905.	Percentage of members to popula- tion (1901)	Adult membership of the Ancient Order of Foresters per 1,000 of total population (1901) at end of 1902.		
					County.	Member- ship per 1,000 pop.	
Large Towns :							
Norwich - -	111,733	20,807	210,633	18·6	Norfolk - -	61·37	
York - - -	77,914	8,402	43,520	10·8	Yorkshire - -	10·53	
Coventry - -	69,978	6,760	80,942	9·6	Warwickshire -	14·86	
Moderate-sized Towns :							
Beverley - -	13,183	2,880	15,972	21·8	Yorkshire - -	10·53	
Kendal - - -	14,183	1,474	7,990	10·4	Westmorland -	9·26	
Small Towns :							
Ludlow - - -	6,373	1,045	11,309	16·4	Shropshire - -	47·45	
Lichfield - -	7,902	1,076	8,670	13·6	Staffordshire -	25·54	
Bourne - - -	4,361	346	3,929	7·9	Lincolnshire -	15·42	
Rural Districts :							
Little Walsingham -	867	592	6,301	68·3²	Norfolk - -	61·37	
Cricklade - - -	1,517	304	4,512	20·0	Wiltshire - -	42·49	
Fairford - - -	1,404	204	1,312	14·5	Gloucestershire -	23·59	
Cullompton - - -	2,922	324	1,275	11·0	Devonshire - -	18·97	
Staunton-on-Wye -	520	43	336	8·3	Herefordshire -	43·96	

¹ In some cases the figures are for December, 1906.

² There is a strong Lodge of the Manchester Unity of Oddfellows in Little Walsingham, which serves a good many of the surrounding parishes. If the members living outside Little Walsingham were excluded, the percentage would still be high (17·3).

It will be seen that generally the places in the counties with the largest membership of the Ancient Order of Foresters are those which have the highest percentage of members of Friendly Societies to population. In the rural parishes the figures are less reliable owing to the fact that there may be, as in Little Walsingham, a branch of a Society which does duty for many parishes. Or it may be the other way about, that there is no branch in the parish, which is so in Bredwardine and Letton, while there is a strong one in an adjoining parish.

The difference in the membership between Norwich and York, which have many of the same characteristics, is very striking and not altogether easy to account for. It is not due, as will be seen when we come to deal with the other thrift agencies, to there being any marked difference in the membership of those in York as compared with Norwich. The difference lies in the membership of the two large Orders, the Ancient Order of Foresters and the Manchester Unity of Oddfellows. If the membership of these two Orders is deducted from the total membership in each town it will be found that York has a larger percentage of members of Friendly Societies

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

to population than Norwich, namely 8·6, as against 7·4 in Norwich. The fact that in the case of both Orders in Norwich the movement has been very energetically forwarded would no doubt in part account for the marked difference in membership.

The difference in the membership of the Ancient Order of Foresters in Norfolk and Yorkshire is even more pronounced than it is between the two towns.

SUPERANNUATION BENEFIT.

In the case of the Ancient Order of Foresters and the Manchester Unity of Oddfellows we made a point of enquiring in each place what, if any, steps had been taken in the direction of enabling the members to secure superannuation allowances.

In Norwich a Lodge of the Manchester Unity of Oddfellows which was possessed of a large surplus decided more than 30 years ago to give all members an allowance of 3s. 6d. a week at the age of 65, and since 1894 it has been compulsory on all new members to pay in for this benefit. At the end of 1906 there were 27 so doing, and in the course of the year 18 members received a superannuation allowance.

The only other place where we found this benefit given was in Ludlow, where the Shrewsbury District of the Ancient Order of Foresters, to which the Court of Foresters belonged, were paying out of surplus funds 4s. 6d. a week to all members on reaching the age of 65. At the time of our visit (May, 1907) 276 members were in receipt of this benefit, of whom 12 belonged to the Court in Ludlow. It was under consideration to make it compulsory for all new members to pay in for a superannuation benefit of 5s. a week.

SHARING-OUT CLUBS.

Although yearly dividing or slate clubs are to be found in connection with workshops and public-houses in Norwich, York, and more particularly in Coventry, except in the last-named city they are not to be found in any number in connection with churches and chapels.

In Norwich, out of 58 ministers who replied to our question on the subject, there were only 4 who had such clubs; in York, out of 37 ministers who replied not one had a club of the kind. In York, however, these clubs are very common in connection with the adult schools, and we were informed that they had a combined membership of 600. In Coventry it was different—there, out of 21 ministers who replied, 7 stated that they had such clubs.

In the other places we visited, with the exception of Bourne and Kendal, where there is a large tontine club, they were practically non-existent.

In view of the ephemeral character of these clubs and the harm they are alleged to do to the permanent Friendly Societies, we think it a matter for congratulation that we have not met with them more frequently.

(2) TRADE UNIONS

Of the five large or moderate sized towns included in our enquiry Kendal was the only one in which we failed to obtain information in respect of the Trade Unions. The following Table gives the number of branches and their membership at the end of December, 1906, in the four other towns :—

MEMBERSHIP OF TRADE UNIONS.

Town.	Population, 1901.	Number of Branches.	Membership December, 1906.	Percentage of Members to Population (1901).
Norwich - - - -	111,733	32	2,834	2·5
York - - - -	77,914	33	2,405	3·1
Coventry - - - -	69,978	30	4,511	6·4
Beverley - - - -	13,183	4	234	1·8

To a very large extent the benefits given by a Trade Union include those given by a Friendly Society. Particulars of the benefits attaching to membership of the Unions in the above-mentioned towns will be found in our Reports on those towns.

(3) CO-OPERATIVE SOCIETIES.

We give below a Table showing the places in which we met with Co-operative Societies, with particulars as to their membership and capital in 1906.

MEMBERSHIP AND CAPITAL OF CO-OPERATIVE SOCIETIES IN 1906.

Place.	Population, 1901.	Membership.	Capital.	Sales.	Members' Dividend.
Norwich - - -	111,733	8,095	£ 75,512	£ 211,253	£ 18,245
York - - -	77,914	9,550	95,444	217,780	23,500
Coventry - -	69,978	9,500	122,000	211,500	25,796
Kendal - - -	14,183	2,370	15,548	50,280	4,653
Beverley - - -	13,183	453 <i>a</i>	1,551	9,085	737
Lichfield - -	7,902	54 <i>b</i>	186	379	nil.
Bourne - - -	4,361	230 <i>c</i>	-	-	-
Cullompton - -	2,922	196	2,027	2,375	178

(a) The Society was started in 1900.

(b) The Society was started in 1902.

(c) The Society is a branch of the Peterborough Society, and figures for the branch were not available. A dividend at the rate of 2s. in the pound was paid on members' purchases.

The membership of these Societies includes in some cases others than those actually resident in the place mentioned, but the great majority are local members.

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(4) BUILDING SOCIETIES.

The following is a list of the towns visited by us in which there are Building Societies :—

MEMBERSHIP AND ASSETS OF BUILDING SOCIETIES IN 1905.

Place.	Number of Societies.	Membership.	Assets.
			£
Norwich - - - - -	6a	1,942	86,833
York - . - - - -	3b	1,036	64,932
Coventry - - - - -	5	1,355	71,366
Kendal - - - - -	3	700	24,233
Beverley - - - - -	2	631	20,379

(a) Of these two were unincorporated.

(b) Of these one was unincorporated.

The class of persons who join Building Societies no doubt varies a good deal according to the industries of the place where the societies are established. In industrial centres the members are likely to be largely composed of artisans. We have been assured by those well qualified to give an opinion that the societies are used to some extent as Savings Banks by men who do not wish to purchase a house.

The Secretary of a Building Society in one of the smaller towns we visited writes: " With the exception of about twenty members all are resident in the town. The Society is used principally as an investment society by people who have no intention of purchasing a house. The majority of the members belong to the artisan class."

(5) TRUSTEE SAVINGS BANKS AND BRANCHES OF THE YORKSHIRE PENNY BANK.

In four towns we found Trustee Savings Banks, and in three branches of the Yorkshire Penny Bank.

MEMBERSHIP AND DEPOSITS OF TRUSTEE SAVINGS BANKS AND BRANCHES OF THE YORKSHIRE PENNY BANK.

Town.	Population, 1901.	Bank.	Number of Accounts open. 1906.	Amount due to Depositors. 1906.	TOTAL.	
					Amounts.	Deposits.
				£		£
Norwich -	111,733	Trustee - -	22,036	637,335	22,036	637,335
York - -	77,914	Trustee - -	8,535	272,182	14,839	417,147
		Yorkshire P.B. -	6,304	144,965		
Coventry -	69,978	Trustee - -	11,442	329,384	11,442	329,384
Kendal -	14,183	Yorkshire P.B. -	1,936	26,669	1,936	26,669
Beverley -	13,183	Trustee - -	1,679	64,133	2,758	73,647
		Yorkshire P.B. -	1,079	9,514		

The depositors in these banks are to some extent drawn from the districts surrounding the respective towns. In Norwich the secretary of the Trustee Savings Bank estimated that eighty per cent. of the money deposited came from Norwich depositors. In Beverley, on the other hand, the Secretary was of opinion that the greater number of the depositors lived outside the town.

We should like to have given under this section particulars of the sums deposited in the Post Office Savings Bank for each place, but no Return giving the amount of the deposits in different localities has been issued since 1895.

(6) PROVIDENT DISPENSARIES.

In five of the towns visited by us there were Provident Dispensaries or organisations answering the purpose of such a Dispensary. Particulars are as follows :—

TABLE OF TOWNS HAVING PROVIDENT DISPENSARIES.

Town.	Number of Members in Dispensary.	Voluntary Contributions, 1906.	Members' Payments, 1906.	Total Receipts, 1906.
		£	£	£
Norwich - - - -	(Not stated.)	269	604	873
Coventry - - - -	20,420	12 ^a	4,364	4,376
Kendal - - - -	903	81 ^b	522	603
Lichfield - - - -	2,627	112	474	586
Bourne - - - -	50 ^c	26 ^d	82	108

(a) Rents.

(b) Includes £45 Endowments.

(c) Families.

(d) Includes £17 from Endowed Charity.

An account of the above Dispensaries will be found in our Report on each place mentioned.

EMPLOYERS' SCHEMES FOR ENABLING THEIR WORKPEOPLE TO PROVIDE FOR SICKNESS AND OLD AGE.

It is interesting to notice the schemes promoted by large employers of labour in some of the towns under enquiry for providing their workpeople with help in sickness and old age. The schemes referred to are those which were brought to our notice, and we do not suggest that they were the only ones.

They comprise those established at the Carrow Works (Messrs. J. J. Colman's, Limited), Norwich; the North-Eastern Railway Company's Pension Scheme, and the York Cocoa Works (Rowntree and Co., Limited), York; the Flemingate Tannery Friendly Society (Messrs. R. Hodgson and Sons, Limited), Beverley; and the Heathcote Old Age Pension Fund (Messrs. John Heathcoat and Co.), Cullompton. Particulars of these will be found under "Friendly Societies" in our Report on each place. Two of the Pension Schemes were established in 1906, and one in 1907.

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SUMMARY OF MEMBERSHIP AND FUNDS OF CERTAIN OF THE THRIFT AGENCIES.

The last Table we give brings together the membership and funds for each place of four of the Thrift Agencies included in our inquiry :—

MEMBERSHIP AND FUNDS OF FOUR THRIFT AGENCIES IN PLACES VISITED.

Place	Population. 1901.	Registered Friendly Societies (adults only).	Co-opera- tive Societies.	Building Societies.	Trustee Savings Banks and Yorkshire Penny Bank	Total Funds.	Total Member- ship.*
		£	£	£	£	£	
Norwich - -	111,733	210,633	75,512	86,836	637,335	1,010,316	52,880
York - - -	77,914	43,520	95,444	64,932	417,147	621,043	33,827
Coventry - -	69,978	80,942	122,000	71,366	329,384	603,692	29,057
Kendal - - -	14,183	7,990	15,548	24,233	26,669	74,440	6,480
Beverley - -	13,183	15,972	1,551	20,379	73,647	111,549	6,722
Lichfield - -	7,902	8,670	186	—	—	8,856	1,130
Ludlow - - -	6,373	11,309	—	—	—	11,309	1,045
Bourne - - -	4,361	3,929	—	—	—	3,929†	576
Cullompton - -	2,922	1,275	2,027	—	—	3,302	520
Cricklade - -	1,517	4,512	—	—	—	4,512	304
Fairford - -	1,404	1,312	—	—	—	1,312	204
Little Walsingham -	867	6,301	—	—	—	6,301	592
Staunton-on-Wye -	520	336	—	—	—	336	43

* In very many cases the same people are members of more than one of the Thrift Agencies.

† Not including funds belonging to members in Branch of Co-operative Society.

It will be seen that of the three large cities—Norwich, York and Coventry—Norwich comes first both in the matter of the amount of funds per head of population and of the proportion of members of thrift agencies to population.

THE EFFECT OF THE CHARITIES UPON THE THRIFT AGENCIES.

It now remains to consider the effect of the many Charities upon the thrift agencies in the various places visited by us.

At the outset we are confronted with the difficulty that our enquiry has been confined to places which were known to possess many Charities, and so we are unable to contrast the strength of similar Thrift Agencies in places with few, if any, endowments. We cannot say, therefore, whether the figures we have given as to the membership and funds of these Agencies are above or below the average for places alike in character in other respects, but unlike in the matter of endowments.

In the case of the Friendly Societies we were assured over and over again that the Charities had not interfered with the membership, and it is difficult to believe that the prospect of receiving even several small gifts in the course of a year would deter the average man from making provision against sickness. Staunton-on-Wye (one of the small parishes which participates in the Jarvis Charity) was the only place where it was alleged the Charities had this effect.

It is also the case that the recipients of the doles from endowed Charities, at any rate, are often widows and old people.

On the other hand, we are satisfied that there is a class which habitually looks to the Charities—endowed and voluntary—for assistance in times of difficulty, and lives a hand-to-mouth existence, making no attempt to help itself. In Norwich and York, more particularly in the parishes with rich endowed Charities, this class is numerous, and the same may be said of several other places. These are the people who rely upon Poor Law Relief and charitable assistance, and do not trouble themselves about the Thrift Agencies ; and here we do think the Charities have a harmful effect.

It is difficult again to speak decidedly as to the influence of the almshouse and pension Charities upon thrift. Everything turns upon the standard expected from those who are benefited. If such Charities are given by preference to those who have made distinct efforts in the direction of self-help, they may be powerful instruments in promoting foresight. If, on the other hand, the standard of thrift is low, then these Charities simply become refuges for the improvident. On the whole, we should not say that the question of thrift is one to which weight is given in the administration of almshouse and pension Charities. Thrifty people, as our enquiries show, are among the recipients ; but so far as we were able to judge, it was not in virtue of their thrift that they had been selected.

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2.—GENERAL OBSERVATIONS ON THE ADMINISTRATIVE RELATIONS SUBSISTING BETWEEN CHARITY AND THE POOR LAW.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.*

It will be seen from our Reports under the above heading on the various places visited by us, that the administrative relations between the Charitable agencies and the Poor Law are of the slightest.

In most cases it does not seem to have suggested itself to the representatives of either the one or the other that it was even desirable that such relations should be established, or that it was possible that any advantages might be derived therefrom.

In no single instance, so far as we could ascertain, had any conference taken place between the endowed and voluntary Charities and the Poor Law Guardians as to the policy which they should respectively pursue in dealing with the relief of the poor, nor had any attempt been made to define the sphere of operations which each should fill.

Here and there we met with an individual who appreciated the importance of co-operation, but this was quite exceptional, and it is no exaggeration to say that the majority of those whom we saw had given the subject no thought, and surprise was sometimes expressed at the suggestion that such co-operation was advisable.

In Norwich a request from the trustees of a Charity for a list of those in receipt of out-relief, to avoid overlapping, was actually refused by the Board of Guardians.

THE REPRESENTATION OF BOARDS OF GUARDIANS ON CHARITIES.

Though Coventry and Little Walsingham were the only places in which Boards of Guardians were officially represented on endowed Charities, it was quite common for individual trustees or their clerks to be Guardians. No use, however, had apparently been made of their position to further co-operation.

In Lichfield we were informed that in the draft scheme of the Charity Commission for the regulation of certain of the Charities provision was made for the appointment of Trustees by the Board of Guardians, but this had not been favourably received by the existing Trustees, in spite of the fact that several of them happened also to be Guardians. One objection put forward was that representatives of the Guardians might be chosen from rural parishes who had no knowledge of the Lichfield poor. Assuming that this is a valid objection, it might be met by a proviso that the representatives should be selected from those Guardians who sat for Lichfield City.

CO-OPERATION BETWEEN CHARITABLE AGENCIES AND BOARDS OF GUARDIANS.

It would seem, however, that something more than this is needed. Representation of the Boards of Guardians on the Charities is not likely to lead to any change

* For further information on this subject see the separate Reports under each place.

Norwich (page 109).	Beverley (page 176).	Cullompton (page 203).
York (page 138).	Lichfield (page 186).	Cricklade (page 207).
Coventry (page 159).	Ludlow (page 191).	Fairford (page 210).
Kendal (page 168).	Bourne (page 198).	Little Walsingham (page 214).
	Jarvis Charity (page 221).	

of policy unless there is a recognition on both sides of the great importance of working in co-operation on the lines laid down, for instance, in the Minute of the Poor Law Board of November, 1869, which, although drawn up nearly 40 years ago with special reference to London, is equally applicable to other places, and exactly expresses what is needed at the present time.

One of the recommendations there made is "that in all those cases where the Board of Guardians are granting relief—and in all such cases the relief must by law be adequate—the Almoners of Charities should abstain from giving food or money or supplying any such articles as the Guardians are themselves strictly bound to grant, and especially from giving their Charity in such a manner as would constitute a regular increase of income."

As a means of bringing about such an understanding, it is suggested "that there should be every opportunity for every agency, official or private, engaged in relieving the poor, to know fully and accurately the details of the work performed by all similarly engaged. The lists of the relieving officers would form the natural basis for the necessary information. No funds are at the disposal of the Poor Law Board with which they could appoint a staff and provide offices for organising a general registration of Metropolitan relief. Other means must, therefore, be sought for providing that a public registering office should be established in every large district, where registers should be kept of all persons in receipt of parochial relief, with such particulars attached as might guide others in their inquiries. The clergy of all denominations, and the representatives of all the charities in the neighbourhood, should be invited to send in their lists to such offices, and to make themselves acquainted with the other lists deposited there, by which means an accurate dictionary or reference book might be framed, which would supply the necessary information about almost every person who had once received relief, either parochial or charitable. In the absence of any sufficient legal power in the Poor Law Board to enforce an organisation of this kind, the working of the plan must mainly depend on the voluntary action of the Guardians and of the various charitable bodies, but the Poor Law Board will be happy to afford any aid that may be in their power, and to authorise such expenditure as may fall within legal limits. They would be prepared—

1. To authorise the Guardians to print weekly lists, containing the names and addresses of outdoor paupers, and the sums given in relief in each case.
2. To authorise any reasonable remuneration for extra work to officers whom the Guardians may employ to carry out this arrangement.
3. To instruct their inspectors to facilitate the communication between the official and private agencies, where such interposition may be of any service, and to assist in systematising as far as possible relief operations in various parts of the Metropolis."

It is further suggested that the trustees of the Charities should refer to the Relieving Officer all totally destitute applicants who properly fall within his sphere, while he, on the other hand, should pass on to the Charities all those not actually destitute who seem likely to fall within the class which charity undertakes to assist

As matters stand, so far as the places we have visited are concerned, this Minute would have remained almost wholly inoperative but for the practice of the Charity Organisation Societies, which are invariably in constant communication with the Poor Law Authorities with a view to avoid the supplementation of out-relief.

Members of these Societies are also on the Boards of Guardians, with the result that, more particularly in Norwich and Kendal, cases are passed on by the Guardians or their officers to the Societies, which it is thought they could deal with more satisfactorily.

In Norwich, the Charity Organisation Society send a weekly return to the Clerk to the Board of Guardians of the cases dealt with by them and the decisions which have been arrived at.

In Kendal, a register has been started by the Charity Organisation Society, and charitable agencies have been invited to send in lists of cases helped by them, so that overlapping may be stopped.

We venture to think that there might be further development in this direction if the Local Government Board on the one hand and the Charity Commission on the other would take steps to bring this policy decidedly to the notice of the Guardians and the Trustees.

SUPPLEMENTATION OF POOR RELIEF.

While the supplementation of Poor Law relief by the Charities continues to be still as general as we have shown it to be, it is clear that much remains to be done to inform opinion on these matters.

In all the places visited by us the Charities have been applied in a greater or lesser degree in supplementation of Poor Law relief, with the exception of Staunton-on-Wye, Bredwardine and Letton in Herefordshire (where, owing to the large income derived from the Jarvis Charity, there is no need for Poor Law relief), and Coventry, where we did not meet with a single case, although we are not prepared to say that no such cases exist.

It was our practice to submit lists of the recipients of the various Endowed Charities to the Relieving Officers, who marked the names of all those who were on their out-relief books. In every place, apart from those mentioned above, it was found that there were numerous cases in which people were being helped both by Charities and the Poor Law.

Sometimes Poor Law relief was being supplemented by gifts in money and kind. In York we found numerous cases of out-relief going to those in receipt of pensions from the Charities. Sometimes the relief was being given to people in almshouses, to which there was either no stipend attached or a very small one. In Coventry, where apparently there was otherwise no admixture of the two kinds of assistance, we found that an Endowed Charity was paying pensions to the Guardians on behalf of three old people who had become chargeable to the rates as inmates of the workhouse.

As an illustration of the great need for full interchange of information between the Poor Law Authorities and the Charities we would cite the case of York, where, when lists (not complete) of the recipients of the Charities were submitted by us to the Relieving Officers, over 60 cases of people receiving out-relief were at once, much to their surprise, recognised by them. The following are particulars of the amounts received in some of these cases from the Endowed Charities :—

OVERLAPPING OF CHARITIES AND POOR LAW RELIEF IN YORK.

Number of Cases.		Amount Received from Charity.			
		£	s.	d.	
1	Pension of	20	16	0	a year
3	"	13	0	0	"
1	"	10	10	0	"
4	"	10	0	0	"
1	"	6	0	0	"
5	"	5	18	3	" (3 also received gifts of 40s., 22s., and 12s. respectively.)
1	"	5	4	0	" (besides doles.)
1	"	5	0	0	"
5	Gift of	2	0	0	" (4 of these also received 1s. a month and a loaf weekly.)
1	"	1	10	0	"
3	"	1	2	6	"
13	"	1	2	0	"

Others received smaller gifts in kind or money, and it is quite probable that many of the above received other small gifts as well.

As a result of the discovery of this overlapping we were informed that an application had been made by the Board of Guardians to the Trustees of the Charities to be supplied with lists of their recipients.

The overlapping is not confined to Endowed Charities. Out of 30 recipients of help from the York Benevolent Society, taken at random, 9 were found to be on the out-door relief list and 5 in receipt of occasional relief.

In Norwich the Endowed and Voluntary Charities (apart from the Almshouses and Pension Charities) go very largely to those in receipt of out-relief.

In the case of the Norwich Society for the Relief of the Sick Poor, out of 25 cases taken at random 10 were found to be in receipt of out-relief.

One Guardian whom we consulted on this point wrote as follows :—"The unsatisfactory feature of out-relief is that it is inadequate and that so much begging and indiscriminate charity prevails in Norwich. One reason I believe of the slackness in properly relieving is the knowledge that there is so much charity money. The statement is made that friends will help, which means that the people beg to increase their miserable income."

Another Guardian said, "If it were not for the Charities the Guardians would give more out-relief in each case."

A lady, who had until lately been a Guardian many years, stated that it had been her practice to inform the Board that if they gave so much out-relief to a case she would see that it was supplemented from a Voluntary Charity of which she was a member.

A Guardian in York was emphatic that the Charities were taken into account in the administration of out-relief. The Relieving Officer would state that such and such an applicant would do all right on a certain sum as "she gets a bit," or so-and-so (naming some lady) "is looking after the case."

Another Guardian in York was also of opinion that the Guardians did consider the existence of the many Charities when granting out-relief.

An informant, who had been a Guardian many years, stated that when he was on the Board it would be said that "widow so-and-so will not suffer, she will get the Charities."

In Kendal it was stated by a trustee of the Endowed Charities at an inquiry held by the Charity Commission in 1899 that if the trustees "did not give to people in receipt of Poor Law relief they would have no recipients."

An informant in Beverley well qualified to judge used almost identical words :—"If the doles were not given to Poor Law cases," he said, "the money could not be spent."

In Kendal, out of 15 cases taken at random which had been helped by the Society for the Relief of the Sick Poor, 10 were found to be receiving out-relief.

The impression seems to be very common that out-relief being as a rule so small in amount it is making quite a right use of the Charities to employ them in supplementation, and this leads to the creation of a vicious circle in which the Guardians abstain from giving adequate relief because of the knowledge of the existence of the Charities, and the Charities are encouraged in their practice to dissipate their resources in small doles, relying upon the relief given by the Guardians.

ILLUSTRATIONS OF OVERLAPPING OF CHARITABLE ASSISTANCE AND POOR LAW RELIEF.

Numerous instances of "overlapping" between the Charities and Poor Law Relief will be found given in our Reports on the separate places. Of these, the following are a few examples :—

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

NORWICH.

No. 173.—Single man, aged 73, shoemaker by trade. Said he had worked in various towns and “come home to Norwich to die.” Earns about 1s. 6d. a week by selling fish and going errands. Has 2s. 6d. out-relief and 6d. a week from the Parish Charities and 5 cwt. of coals a year. Rents a room—very poor and dirty—at 1s. a week.

No. 175.—Widow, aged 81, used to work in a silk factory. Said she had lived 42 years in the parish and been a recipient of gifts 40 years. The Guardians allow her 3s. 6d. out-relief, and she has 6d. and a loaf each week from the Parish Charities, besides 5 cwt. of coal and 5 loaves annually. Occupies two rooms at 1s. 9d. a week. No children. Home clean and tidy, and character said to be good.

No. 197.—Widow, aged 85. Lives in an almshouse, and has 3s. 6d. a week out-relief. Receives £1 three times a year from an endowed charity in connection with a chapel; 1 cwt. of coal six times a year, and with each cwt. 3s. and a 6d. bread ticket. (The gifts in cash equal 1s. 6d. a week.) Room very dirty, and she does not appear to be properly cared for. Said to be respectable. No family.

YORK.

No. 422.—Widow, aged 67, used to do needlework. Late husband, a cabinet-maker, who died 18 months ago, was very intemperate. After his death she lived with married daughter until she was admitted into almshouse. Has a stipend of 3s. 2d. a week and 2s. 6d. out-relief. Said to be a respectable old lady. Room comfortably furnished and clean.

No. 465.—Single woman, aged 79, at one time in good situation as a housemaid. Rents a room—clean and comfortable—at 2s. a week. Has a pension of 3s. 10d. a week and 3s. 6d. out-relief. Spoken of as being steady and respectable.

No. 467.—Couple, aged 69 and 65 respectively. Man had been a bricklayer and his wife a laundress. Man in no club. Have had 13 children, of whom only 2 (married) survive. Rent a well-kept cottage at 2s. 6d. a week. Have pension of 4s. a week and 8s. out-relief. Said to be rather intemperate and always on the “eadge.”

No. 476.—Widow, aged 74. Has 1 son and 7 daughters, all married, none of whom help her. Rents a two-roomed cottage—very poor and dirty—at 3s. 6d. a week. Earns 2s. a week by needlework and has 4s. 6d. out-relief. Receives annual gift of 22s. Described as hard-working and respectable.

KENDAL.

No. 339.—Widow, aged 68; did charring till some 12 years ago. Rents cottage at 2s. 8d. a week—dirty and wretched. Single son, a porter, lives with her. Guardians allow 3s. a week out-relief. Said by five reliable informants to be intemperate, and to have encouraged her daughter in evil courses. An illegitimate child of this daughter had been in prison for immoral behaviour. Dole of clothing given from endowed charity, and coals by private charity.

No. 348.—Widow, aged 69, a paper-seller. Rents cottage at 2s. 9d. a week. Dirty and untidy. No children. Had an accident 15 years ago, and has not worked since. Has 4s. a week out-relief. Received clothing from one charity, 3 cwt. coal, and 12s. from another, a blanket from another, and a weekly loaf from another. Character said to be good.

BEVERLEY.

No. 359.—A couple, aged 77 and 69 respectively, in almshouse. Man had been a painter, and said he had worked 38 years for one firm. Member of Manchester Unity of Oddfellows. One son and three daughters all married. In receipt of 1s. 10d. a week stipend from almshouse charity and 6s. outdoor relief. Also recipients of 10s. (Ellinors' Charity), 5s. (Clarkson's Charity), 2s. (General Charities), and 2 cwt. coal (St. Mary's Charities) annually. Well spoken of by several reliable people.

No. 381.—Widower, aged 79, a cobbler. Has one son married, address unknown. Rents small cottage at 2s. a week, plus poor rate. Has not been able to earn much for some years. Has 4s. a week out-relief besides earnings, about 1s. Also has doles of 2s. from General Charities, and 5s. from Clarkson's Charity annually. Home very poor but fairly clean. Said to be steady and hard working.

No. 387.—Couple, aged 70 and 72 respectively, natives of Beverley. Man used to be a labourer, now does hawking, and puts his earnings at 3s. a week. Two married daughters. Rents a cottage (2s. a week plus rates) in very bad state of repair. Woman very dirty, as was also the room. Guardians give 5s. a week out-relief. Also recipients of 10s. (Ellinors' Charity), 2s. (General Charities) and 2 bags of coal (St. Mary's Charities) annually. Said by five informants to be beggars and intemperate.

LICHFIELD.

No. 242.—A widower, aged 77, a painter by trade. Had an accident six years ago, and has done no work since. Said all he had to depend upon was 5s. a week out-relief, out of which he had to pay 3s. 3d. for rent of his cottage. Three reliable informants stated that he was a great beggar and drank all he could get. Doles of 5s. and 10s. given.

No. 259.—Widow, aged 72. After her husband's death, 13 years ago, she and her daughter maintained themselves by laundry work. Now she lives with this daughter, who is married to a greengrocer said to earn 25s. a week. Receives 3s. a week out-relief and 2s. from her sons. Character reported to be good. Dole of 3s., and 3 yards of flannel biennially.

LUDLOW.

No. 14.—Widow, aged 84, very helpless, home very poor and dirty. Rent 2s. a week. In receipt of 3s. 6d. a week out-relief, 6d. a week from endowed charity and dole of 2s. 3d. twice a year. Said to be much given to begging and to receive a good deal in charity.

No. 15.—Widow, aged 79; home very poor but clean. Rent 2s. a week. Receives 1s. a week out-relief and 2s. from son paid through Guardians. Has 6d. a week from endowed charity and dole of 6s. 6d. at Christmas. Lives with single daughter, who is said to earn 5s. 6d. a week by washing.

BOURNE.

No. 102.—Widow, 72, in bad health and unsound in mind. Lives with single son, a labourer, who is a hard drinker and works irregularly. The cottage they live in, for which they pay 1s. 9d. a week, is dirty and hardly fit for habitation. The old woman is said to be respectable, but would probably be better off in the workhouse. Has 2s. 9d. a week out-relief and doles of 5s. twice a year and half a ton of coal from the General Charities.

No. 103.—A couple aged 76 and 74 respectively. Man is partially paralysed and his wife nearly blind. Rent a cottage at 2s. 9d. a week which is neat and clean. Guardians allow 7s. 6d. a week, and a married daughter gives a good deal of food and 6d. now and again. Other children said to be unable to assist. Doles of 10s. twice a year and half a ton of coal given by Charities.

CULLOMPTON.

No. 497.—Widow, aged 72, in almshouse, used to work on the land, has four sons, one of whom who is single, has disappeared. A married son gives her food on Sundays. All she has to depend upon is 3s. a week out-relief and a loaf every 3 weeks from one of the Charities. Received dole of 10s., clothing and coals. Well spoken of by several informants.

No. 499.—Couple, aged 77 and 90 respectively. Man was an agricultural labourer. Used to belong to Ancient Order of Foresters. No family. Gave up work 10 years ago on account of illness, and receives 7s. a week out-relief. Rents a cottage—poor and rather dirty—at 1s. 6d. a week plus rates. Several informants gave both man and wife a good character. Dole of clothing and bread given.

No. 509.—Couple, aged 69 and 70 respectively, natives of Cullompton. Rent cottage—dirty and untidy—at 2s. 3d. a week plus rates. Man, formerly a labourer, is crippled with rheumatism and wife is almost blind. Live with single son, a labourer. Other children are said not to help. Receive 5s. a week out-relief and a loaf every 3 weeks from a Charity. Man received gift of £5 from another Charity, and both man and woman were given clothing. Six credible informants stated that recipients were notoriously untruthful and given to cadging and drinking.

CRICKLADE.

No. 63.—Widow, aged 61, said to be of rather weak intellect. Occupies 2 rooms—rather dirty and untidy—at a rent of 1s. 6d. a week. Receives 2s. 10d. a week, out-relief, and 1s. from another source 15s. 6½d. given in doles.

No. 65.—Couple, aged 69 and 60 respectively. Man formerly a labourer and hawker. Have two married sons, who are reported to be of bad character. One, aged 40, is in the workhouse and has not worked for three years, while the other is described as being lazy and dissolute, and has been summoned for neglecting his family. Rent of two rooms, 1s. 6d. a week. Guardians give 3s. out-relief and man earns about 2s. a week. Doles worth 11s. 2½d. given.

FAIRFORD.

No. 68.—Widow, aged 71, keeps house for brother-in-law aged 70, formerly a gardener, who allows her a room, rent free. Has one son and three daughters, all married. Guardians allow her 3s. a week out-relief. Brother-in-law has a pension of 7s. 6d. a week from old employer and a cottage. The old woman received a dole of 5s. from endowed Charity, and the brother-in-law half a ton of coals.

No. 75.—Couple, aged 81 and 69 respectively. Rent a cottage at £5 5s. a year. Very clean and comfortably furnished. Man, who was a gardener, is partially paralysed and very helpless. No children. Guardians allow 6s. out-relief, and the Church a 1s. ticket weekly. A dole of 3s. 6d. for clothing given by endowed charities.

LITTLE WALSINGHAM.

The following are cases of inmates of the almshouses who were receiving out-relief:—

No. 109.—A single woman, aged 74. It was stated that her character had not been good, and she had an illegitimate son living. In receipt of 2s. a week out-relief, clothing ticket value 3s., and 5 cwt. of coal given by charities. The son, who was married, did not help her, and apart from the out-relief all she would admit receiving was some tea, sugar, &c., once or twice a year from a lady.

No. 110.—Widow, aged 78, with three married sons and two married daughters and a single daughter in an asylum. In receipt of 2s. 6d. a week from her sons, paid through the Guardians. Reports as to her character conflicting, but one reliable witness said she had always been a drunken, dissipated woman. Was given clothing ticket for 3s., and 5 cwt. of coal by charities. Room dirty and untidy.

No. 113.—Couple aged 66 and 63 respectively; man formerly a farm labourer, suffered from heart disease. No children able to help. In receipt of 5s. a week from tradesmen's club (a local club) and 5s. out-relief. Clothing ticket value 2s. and 5 cwt. of coal given by charities. These people, who were well spoken of, had only recently moved into the almshouse. Room exceptionally neat and clean.

THE EFFECT OF CHARITIES ON THE ADMINISTRATION OF THE POOR LAW.

(a) ALMSHOUSE AND PENSION CHARITIES.

Coming now to the important question as to how far the Charities reduce pauperism our information seems to point to the establishment of the fact that when the Charities are applied largely in support of almshouses and pensions they do tend to diminish the number of those who come upon the rates.

In several places we were informed that the receipt of Poor Law Relief being a bar to help from an almshouse or pension Charity had had the effect of causing a special effort to be made by potential recipients to keep off the rates, and in Coventry where the pension Charities are of particular importance the low rate of pauperism (1·6 per cent. of the population on January 1, 1905) was partially attributed to this.

In this city the total number of inmates of almshouses and recipients of pensions from endowed Charities and the Freeman's funds was 592.

In Lichfield again, though the city is by no means free from the baneful influence of dole Charities, the existence of almshouses and pensions for 71 beneficiaries must have an effect in reducing old age pauperism.

The same may be said of Bourne, where, with a population of 4,361, there were 83 inmates of almshouses and recipients of pensions. This no doubt in a measure accounts for the fact that while the parish of Bourne had in 1901 a percentage of the population of the Bourne Union amounting to 24·8 it was only responsible for 14·9 per cent. of the expenditure on out-relief in the Union for the year ending Lady-day, 1906.

Needless to say, however, the policy of a Board of Guardians in administering relief, the proportion of old people in the population, the rate of wages, the prevalence of dole Charities and other factors may result in a high rate of pauperism, notwithstanding the existence of numerous almshouse and pension Charities.

Beverley affords an illustration of this. The policy of the Board of Guardians is decidedly one of outdoor relief. On January 1st, 1905, out of every 100 paupers relieved in the Beverley Union 84 were given out-door relief and 16 indoor relief, and the percentage of paupers to estimated population at that date was (excluding lunatics and vagrants) 2·9.

In Beverley, which is a thriving town, in spite of the fact that there are 91 inmates of almshouses, the percentage of paupers to population in 1901 (and the population has not materially increased since then) excluding lunatics and vagrants, was 3·1 on January 1st, 1906. On the other hand, it should be mentioned that some of the almshouses are without endowment and the inmates are in receipt of out-relief and that dole Charities abound.

If a more careful administration of the almshouse and pension Charities generally obtained and more enquiry were made as to the sources of income possessed by the recipients and the ability of relations, old employers, and others, to assist, we are confident that funds would be set free which would be the means of reducing old age pauperism still further. As it is, we rarely came across a case in which relations had been approached with a view to enlisting their assistance. We have good reason to believe that in many cases the Charities are relieving poverty rather than distress and the recipients would not come upon the rates if the benefit of the Charity were withdrawn.

(b) DOLE CHARITIES.

If the almshouse and pension Charities tend to diminish the number of those who have recourse to the Poor Law we have on the other hand much evidence that

429.

the dole Charities have quite the opposite effect and encourage habits of dependence which lead to pauperism.

We think that the existence of the large number of dole Charities, both endowed and voluntary, in Norwich constitutes one of the reasons of the high rate of pauperism (3·3 per cent. of the population on January 1st, 1905) to be found there in spite of the fact that nearly 300 people are either in almshouses or in receipt of pensions (not including many who receive sums of 1s. or 1s. 6d. a week) from endowed Charities.

The total amount available for gifts in money and kind from endowed and voluntary Charities in Norwich for the year 1906, was £5,569, while the expenditure on out-relief for the year ending Lady-Day, 1906, was £14,118.

Several witnesses well qualified to judge were of opinion that the Charities attracted an undesirable class of people to the city.

One informant intimately acquainted with the poor of Norwich said the Charities took all the independence out of them.

Another informant said the people had "no pride and took the first opportunity of getting relief."

Another had come to the conclusion that the Charities had to a great extent demoralised the working classes, and they had not the same stamina and independent character as in other towns.

One witness, himself a working man, said that the Charities kept people in Norwich, and they would say, "We are not going away from here to such and such a place as there are no Charities there."

In York, though the dole Charities are not so numerous as in Norwich, statements to the same effect were made to us.

One informant of great experience said "the doles tend to extensive pauperism and the standard of independence is low."

A vicar of one of the parishes considered that "York was poor because of its Charities."

Another vicar said "the people are very dependent and do not hesitate to ask for help."

A churchwarden was of opinion that "the Charities tend to demoralise and degrade the people."

A councillor with good opportunities of judging stated that "the Charities have the effect of keeping people poor and encouraging a cringing spirit."

Yet another informant in close touch with the working classes said he had "never come across a class of people more given to hunting after things; the York people are brought up to it."

In Kendal we were informed over and over again that the dole Charities had a demoralising effect and broke down the spirit of independence.

Two Poor Law Guardians in Beverley said the doles were doing great harm and led people to make application for relief. "Fewer Charities fewer paupers" was the verdict of one of these Guardians who was also of opinion that the Charities had the effect of making people apply for relief at an earlier age than they otherwise would.

Evidence very similar to the above will be found in our Reports on other places.

The following Table gives particulars of Poor Law Relief, and of the expenditure on Charitable assistance in the places visited :—

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

FIGURES RELATING TO POOR-LAW RELIEF AND CHARITABLE ASSISTANCE IN PLACES VISITED.

Name of Union.	1905.						Name of Place in Union enquired into.	Figures relating to Places enquired into.					
	Paupers January 1, 1905.							a Population 1901.	Paupers in receipt of out-relief January 1, 1906.	Cost of Out-relief year ending Lady-day, 1906.	Income of Endowed Charities.	Income of Voluntary Charities, year ending December, 1906.	Total.
	In.		Out.		Total.	Per cent. of Pop.							
	No.	Per cent.	No.	Per cent.									
Norwich	877	23	2,918	77	3,795	3·3	111,733	2,775	14,118	15,531	11,178	40,827	
York	650	35	1,226	65	1,876	1·9	77,914	1,206	7,526	8,870	12,846	29,242	
Coventry	495	42	690	58	1,185	1·6	69,978	502	2,609	14,336	3,598	20,543	
Kendal	299	43	402	57	701	1·6	14,183	190	1,239	2,225	1,122	4,586	
Beverley	117	16	602	84	719	2·9	13,183	319	1,801	2,315	315	4,431	
Lichfield	283	27	772	73	1,055	2·4	7,902	96	484	2,648	1,158	4,290	
Ludlow	131	27	346	73	477	2·6	6,373	157	894	1,595	163	2,652	
Bourne	96	15	557	85	653	3·8	4,361	96	661	1,770	101	2,532	
Tiverton	163	15	889	85	1,052	4·0	2,922	113	741	211	77	1,029	
Cricklade	68	18	304	82	372	3·3	1,517	46	283	323	20	626	
Wootton Bassett	162	23	540	77	702	3·6	1,404	51	265	80	99	444	
Cirencester	95	12	696	88	791	4·1	867	33	238	180	43	461	
Walsingham	48	22	173	78	221	3·3	520	26	106	1,261	6	1,296	
Weobley	67	21	253	79	320	3·4	168	—	16	—	—	—	
Hay							266	36	186	—	—	—	

(a) We should have wished to have given the estimated population for 1906, had we had the figures at our command.

(b) Figures for 1907.

Further information as to Poor-Law relief will be found in our Report on each place and also in Appendices, V. and VI.

CHARITIES WHICH RECEIVE POOR LAW CASES.

We may mention that both in Norwich and York we met with voluntary Homes which admit children sent by Boards of Guardians.

The Orphans' Home, Norwich, which is certified by the Local Government Board, is indeed to a considerable extent a Poor Law institution, for out of 21 children in the Home when we visited it in July, 1907, no less than 15 had been sent by Boards of Guardians.

Till three years ago the Norwich Board of Guardians only paid 2s. 6d. a week for each child. Now, however, the usual payment is 6s., though there are some cases for which they pay 3s. or 4s. Several other Boards of Guardians pay no more than 2s. 6d. or 3s. a week.

At the request of the Norwich Board the Committee of the Home recently agreed to take illegitimate children, and at the above date there were six of these children in the Home.

At the St. Stephen's Orphanage, York, at the date of our visit (October, 1907), there were 7 out of 55 girls who had been sent by Boards of Guardians. For two of these we were surprised to find that the Guardians made no payment; for the others either 4s. or 5s. a week was received.

In York, again, the Blue Coat Boys' and Grey Coat Girls' Charity Schools admit a good many children whose mothers are in receipt of out-door relief, and who, but for the fact that they had a child taken off their hands, would receive another 2s. a week out-relief.

Out of 9 candidates at an election in October, 1907, the mothers of 4 were receiving out-relief. On submitting a list of the 70 boys in the Blue Coat School to the relieving officers, 22 were identified as having parents who were either in receipt or had recently been in receipt of out-relief.

The Asylum and School for the Indigent Blind in Norwich, and the Yorkshire School for the Blind in York, both admit cases on payment (in the case of the Norwich Institution of £23 8s. 0d. a year, and in the case of the York Institution of £26 5s. 0d. a year) by Boards of Guardians.

In Norwich there is an Association—the Royal Norfolk Veterans' Association—which is relieving the rates in rather a novel way. One of the objects of the Association is to bury all soldiers or sailors who die in the Norwich Workhouse, and the Chairman stated that since it was founded in 1898 as many as 70 men had been buried whose funeral expenses would otherwise have been found by the Poor Law Guardians.

CHARITY ORGANISATION SOCIETIES AND THE POOR LAW.

Of the towns which have come under our observation, we found five in which an attempt had been made with more or less success to co-ordinate the charities and establish relations between them and the Poor Law Guardians by means of a Charity Organisation Society. These towns were Norwich, York, Coventry, Kendal and Lichfield. A full account of the work of the Societies will be found under our Report on each town.

Before, however, this co-ordination can be completely realised the movement which these Societies represent needs to be better understood in order to win more general support. Although the Charity Organisation Societies have helped to mould opinion on these matters and have drawn together charitable workers of many kinds, it cannot be said that so far they have succeeded in winning over to any large extent those engaged in the municipal life of the towns in which they exist.

This state of affairs is largely to be attributed to a lack of appreciation of what may be accomplished by co-operation and an absence of that corporate spirit which would sink minor differences in the endeavour to minister to the wants of the poor in ways best calculated to lift them out of their difficulties.

We feel convinced that if satisfactory relations existed between the charitable agencies and the Poor Law, and if the aimless doles which are still so prevalent gave way to well-considered schemes of assistance, great benefit would accrue to the poor, and the sums raised by assessment would be considerably reduced.

3.—GENERAL CONCLUSIONS AND RECOMMENDATIONS.

GENERAL CONCLUSIONS.

In attempting to furnish an answer to that portion of our reference which directs us to estimate the “actual utility” of the Charities, the conclusions at which we have arrived in the result of our inquiries regarding the two most important classes of charitable endowments may almost be summed up by the statement that in our opinion the Almshouse and Pension Charities are good and the Dole Charities are bad. We will endeavour to draw together the principal points which we think call for observation under each of these classes of charity.

ALMSHOUSE AND PENSION CHARITIES.

Our inquiries afford evidence that these Charities are on the whole reaching respectable and deserving old people who have worked hard and are no longer able to maintain themselves by their own exertions. In support of this general conclusion, reference may be made *passim* to the reports of our enquiry officer regarding the almshouse and pension cases which were investigated by him, and which will be found among those summarized in Appendix XI.

There are, however, various points relating to the administration of this class of Charities which appear to call for observation. In this connection it will be convenient to refer to the form of Scheme usually adopted by the Charity Commissioners for the regulation of Almshouse and Pension Charities. A specimen of such a Scheme is given in the Appendix (see page 230). This Scheme embodies the provisions which experience has shown to be desirable for laying down sound lines of administration, but many Charities continue to be governed by ancient trust deeds which merely define the general objects of the Charity, and in other cases the provisions of the Schemes regulating the Charities are not fully carried out.

The chief points in which, as it appears to us, the administration of the Almshouse and Pension Charities is frequently defective, are as follows :—

1. In many cases it is not the practice of the trustees to give public notice of vacancies before an election of almspeople and pensioners. In small places the omission to do so is defended on the ground that the existence of a vacancy soon becomes known among poor people likely to apply ; and in larger places it is said that the publication of notice would bring an overwhelming number of applications. With a proper system of sifting and inquiry, the last-mentioned objection should not, and does not in fact, give rise to much difficulty ; and we think that in the case of a public Charity, before filling up vacancies, a notice stating the qualifications of candidates and inviting applications should in all cases be published in the locality.

2. It appears to us that the trustees are not sufficiently alive to the importance of making thorough enquiries regarding applicants. In many cases we found that the trustees considered enquiry unnecessary, on the ground that they knew about the poor

people already. This may, no doubt, be true in a country village, but can hardly be so in larger places, except in cases in which no publicity is given to the Charity, and appointments are practically confined to persons known to the trustees or their friends. Forms of application, with enquiries regarding the character and circumstances of applicants, may be usefully employed, but we frequently found that such statements, if certified by two or three householders, were accepted as sufficient.* It is important, we think, that independent enquiry should be made by the trustees themselves, or through an enquiry officer, or an agency such as the Charity Organisation Society, for the purpose of verifying the statements on the application form, and ascertaining the character, thrift, resources and home conditions of the applicant.

3. We not infrequently found that the right of appointing the beneficiaries was exercised by the trustees individually in rotation. Some trustees defended the practice on the ground that it secured personal knowledge of candidates. A view of the matter which we cannot help thinking is not uncommonly held, was put to us by one trustee who said, "Is not the position this, that we give a lot of time and trouble, and in return we have some rights of patronage, and can put in an old person in whom we are interested?"† We have already pointed out (see pages 9 and 20) the objections to any system which tends to convert the exercise of a right of appointment under a public trust into a private act of patronage. We may observe that among the clauses commonly inserted in Schemes of the Charity Commissioners is one providing that the appropriation of benefits shall be made by the trustees at meetings of their body and not individually.

4. We have frequently referred to cases (see for instance pages 20, 28 and 30) in which it seemed to us that the almspeople might have been maintained by sons or relatives, and we think there is some laxity of administration in allowing sons, who are fairly well to do to be relieved of their obligations at the expense of the Charities. We also think that more might be done in supplementing the allowances from the Charities by contributions from children, old employers, and others.

If these points were kept in mind in the administration the funds of the Charities would go further, their benefits would not be extended either to persons who do not really stand in need of the assistance or to those whose character and antecedents do not entitle them to any exceptional consideration and who might well be left to the Guardians for support, and there would be better security that the benefits of the Charities are really going to the best and most deserving cases.

Some other points which seem worth noting are that in making appointments the trustees should take care to retain control and prevent the creation of vested rights; that in the case of a large almshouse a younger person should always be appointed to act as superintendent and nurse; that the stipends should be paid at short intervals, preferably weekly, instead of monthly, quarterly or at even longer intervals, as is now sometimes the case; and that the trustees or some person on their behalf should visit the beneficiaries from time to time (in the case of the almspeople this is usually done, but not often in the case of the out-pensioners, though in this case it is equally desirable).

One feature in the almshouse administration which is not satisfactory is that in many places (see for instance Norwich, York, Beverley, Cullompton, and Little Walsingham), there are almshouses which have either no income-producing endowment or one which is insufficient to provide the cost of repairs, and stipends of the inmates. The result usually is that the houses are in bad condition, the almspeople are supported mainly by Poor Law Relief, and the class of poor for whom in our view the Charities should be reserved (see our observations below on overlapping

* We were informed that not infrequently a second or third signature was obtained on the strength of the first from persons who had little or no personal knowledge of the applicant.

† In two, at least, of the places which we visited we found that it was a not unusual practice of the trustees of some of the Almshouse Charities to appoint old servants.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

of Charitable and Poor Law Relief, page 73), are disinclined to apply for admission. In such cases it would be desirable, if possible, to provide an endowment from other sources or to sell the site and buildings and apply the proceeds in the support of out-pensioners.

DOLE CHARITIES.

The practice of applying Charitable Relief in the form of doles, that is to say, gifts distributed to the poor in money or kind, usually on a fixed date and in small amounts, has so often been condemned by those entitled to speak with authority that it might be thought that public opinion, in the abstract at least, is almost unanimous on the subject. The Charity Commissioners in their 40th Report, and in other Reports there mentioned, refer to the mischief and waste incident to this form of eleemosynary gift, and point out that in providing for the improved application of such Charities they have followed principles sanctioned by the Legislature (Sect. 30 of the Endowed Schools Act, 1869, and Sect. 4 of the Allotments Extension Act 1882) and have also acted in accordance with the practice of the Court of Chancery in framing cy-pres schemes for eleemosynary Charities.*

It is, however, impossible not to recognise that the distribution of doles is a form of Charitable relief which is still widely prevalent, on which sums amounting in the aggregate to a very large amount are expended, and which in many localities is strongly supported by the preponderant popular sentiment. In view of these facts we have in the preceding pages in the case of each place which we visited devoted considerable space to a description of the Dole Charities and the mode of their application, the amounts given in each case, the class of recipients, and the evidence obtained by us regarding the results flowing from such an application of charity. The facts, we think, clearly lead to the conclusion that the effects of the Dole Charities as a means of relieving the poor are insignificant, while they are the cause of an appreciable, and, in some cases, considerable amount of harm; and in arriving at this conclusion we are supported by the opinions of those who from their position and experience, including many of the distributors themselves, appeared to us to be best qualified to judge.

In the case of a Charity distributed once or twice a year on a fixed date in gifts of 1s. or 2s. 6d. in money or kind, which is the commonest type of Dole Charity, the futility of the gift as a means of doing any real good is apparent. Such gifts may, no doubt, provide poor persons with some small additional comforts, but the good done cannot be put higher than this. Gifts of this nature, particularly at Christmas when the doles are usually distributed, are already largely provided by private benevolence,† and the permanent endowments of public Charities might be more worthily employed in conferring on the poor, consistently with the main intention of the founders, substantial and lasting benefits.

The question whether the doles are to any and what extent productive of actual harm is one on which we obtained much evidence.

From our Reports on the several places which we visited, it will be seen that we received weighty and emphatic expressions of opinion as to the effects of the Dole Charities in pauperising and destroying the independence of the poorer inhabitants. In more than one instance the Charities were described as a curse to the place, and in every place which we visited we received much evidence as to their demoralising effects (see pages 14, 18, 23, 29, etc.).

* The leading case on the subject is *re Campden Charities*. L.R. 18 C.D. 310.

† We were informed of a case in which recipients of poor-law relief having been disqualified under a recent scheme of the Charity Commissioners from participating in a Charity, a sum of £50 was provided by two private persons to enable recipients of out-door relief to receive the dole as before.

The points upon which stress was chiefly laid were that the poor regard the Charities as a right, hence attempts at discrimination on grounds of character, self-help, etc., are resented* ; that in distributing among several hundred recipients discrimination, even if attempted, is impossible ; that the Charities tend to produce a cadging and gift-hunting disposition among the poor ; that the indiscriminate nature of the distribution encourages laziness, intemperance and improvidence, and exercises a pauperising tendency on those who stand in no real need of Charity but are encouraged to apply on the principle, " So and So gets it, why should not I ? "†

The practice which prevails, especially in country districts (see, for instance Cricklade, page 36, Bourne, page 35, Cullompton, page 36, Little Walsingham, page 41), of giving Charity to agricultural labourers and others in supplementation of the ordinary wages current in the district, and not at times of exceptional need or distress is one which cannot, we think, be supported on sound principles of charitable administration, although the amounts given are too small to actually depress the rate of wages. We have obtained some evidence (see pages 84 and 115) as to the influence of Charities in attracting poor persons to a place or inducing them to remain in it and in raising rents, but except in the case of one or two of the most richly endowed parishes in Norwich and York, we think that, owing to the multiplicity of factors which have to be taken into account, it is impossible to arrive at any definite conclusion.

CHARITIES FOR APPRENTICING AND ADVANCEMENT.

In most of the places which we visited we found charitable funds, sometimes of considerable amount, applicable for apprenticing. The extent to which the system of apprenticeship‡ is in vogue appears to vary widely in different places. In Norwich, for instance, we were informed that the system, which seemed at one time to be going out, is now more common, and considerable sums out of the income of the Charities are applied in paying apprenticeship premiums. In York, on the other hand, there is no system of apprenticing with a premium, and the sums expended are small, and are confined to providing outfits. Where the system prevails there seems to be general agreement among the trustees and other informants that charitable funds may be usefully employed in assisting boys to learn a trade instead of accepting situations as van or errand boys at higher immediate wages, but with the frequent result that at 17 or 18 they are thrown out of employment.

Another class of Charities for purposes of advancement (see particularly Norwich, page 85, and Coventry, page 144) are Loan Charities, which are said to be useful in assisting young tradesmen and artisans in starting business on their own account.

GRANTS TO HOSPITALS AND OTHER INSTITUTIONS.

Under Schemes of the Charity Commissioners grants are frequently made to Hospitals, Dispensaries, Nursing Associations and Convalescent Homes, and in consideration thereof letters of admission for in-patients and out-patients are received. The letters are commonly given to any poor person recommended by a trustee, and we were told that they are much appreciated. It may, however, be doubted whether sufficient care is exercised in giving them away. The total number of

* In one place which we visited a man cohabiting with a woman not his wife complained that this had been made a ground for refusing him a dole.

† In one place we found that the squire's valet and, in another, the parson's gardener were getting the doles.

‡ i.e., Outdoor apprenticeship. The system of indoor apprenticeship is obsolete, or nearly so, in the places which we visited.

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such tickets distributed by charitable persons is very large, and we were informed by an official of a Friendly Society that people were deterred from joining the Society as they could always get a hospital or dispensary letter.

OVERLAPPING OF CHARITABLE RELIEF AND POOR-LAW RELIEF.

The almost universal absence of any system of co-operation between the several bodies of trustees, with consequent overlapping in the distribution of the Charities, is a feature of the charitable administration to which we have frequently had occasion to refer in our Reports, and affords a strong argument in favour of unification of management.

Another matter which calls for special attention is the practice so commonly prevalent of extending the benefits of the Charities to recipients of out-door relief. It is a well known rule of law that charitable endowments for the poor ought not to be applied in relief of rates (except so far as indirectly and in its ultimate results all wisely applied Eleemosynary Charity must, by preventing or relieving distress, have this effect), such an application being in relief of the rich as well as the poor; and there is judicial authority for the proposition that such Charities ought not to be given to persons receiving poor-law relief.* In our account of the administrative relations between the Charities and the Poor Law we point out the extent to which these principles are disregarded in practice. In the case of Almshouse and Pension Charities governed by schemes of the Charity Commissioners receipt of Poor-Law relief is made a disqualification, but in the case of other Almshouse and Pension Charities, the beneficiaries are very commonly chosen from among persons receiving out-door relief, and in the case of the Dole Charities it is only in the rarest instances that any attempt is made to discriminate between those who are and are not in receipt of Poor-Law Relief. The result is that Charities administered in this manner do nothing to prevent pauperism or to effect any real improvement in the condition of the recipients. Under a sound system of administration, in place of the present confusion of functions between the trustees and the Guardians, the funds of the Charities would be applied in assisting those whose character and circumstances entitled them to special consideration.

DIFFICULTIES IN THE WAY OF REFORM.

While our enquiries in the various places which we visited show that many persons are keenly alive to the desirability of improved methods of charitable administration, it is also clear that much remains to be done in the direction of educating popular opinion on the subject. The minority in favour of improvement frequently finds itself unable to stem the tide of popular prejudice. Again and again we were told that reform in the application of the Dole Charities must come from outside. In this connection, a matter which gives rise to some ground for apprehension is lest the increase of popular control through representation of the local authority on boards of charitable trustees, may, particularly in country districts, prove a bar to the introduction of improved modes of application. A striking illustration of this danger is afforded by the circumstances mentioned in our account of the Charities of Cricklade (see page 38), and our attention has been directed to it in other places, also (see pages 12 and 25).

RECOMMENDATIONS.

UNIFICATION OF MANAGEMENT.

As a general principle, we think that the Charities for the poor of a town or place should, so far as possible, be placed under the administration of a single body of trustees.

* Tudor's Charitable Trusts, 4th Edition, page 167.

By placing the Charities under one management it is possible to obtain a stronger and more satisfactory body of trustees, and while the expenses of administration are reduced, greater efficiency is secured, since overlapping is prevented, and endowments individually too small in amount to be applied to the best advantage may, when amalgamated, be applied so as to be productive of real benefit.

In framing schemes, the Charity Commissioners commonly proceed upon the principle of placing the Eleemosynary Charities of a place, so far as is conveniently possible, under one administration, the body being composed of representative, co-optative, and in some cases *ex-officio* trustees. It is, however, not infrequently a matter of difficulty to induce the trustees of the several Charities to concur in proposals for amalgamation, and in the case of a Charity having an income of over £50 a year the Commissioners cannot establish a scheme except on the application of a majority of the trustees.

CONSTITUTION OF CENTRAL GOVERNING BODY.

The constitution of the Central Body of Trustees must necessarily vary according to the circumstances of the locality. The local authority, municipal, district, or parochial—would naturally have the first claim to representation, but we think that the best administrative results would usually be obtained by endeavouring to secure diversity of representation without giving preponderant power to any one constituent on the body. We suggest, therefore, that the Central Body might be composed of representatives appointed in accordance with the requirements of the particular place by some of the following bodies:—The County Council, Town Council, District or Parish Council, Board of Guardians, clergy and ministers, Trade Unions and Friendly Societies; and it should also include a co-optative element chosen for special knowledge and interest in charitable work. Women should be eligible for appointment.

SUB-COMMITTEES.

So far as the funds at the disposal of the Central Body should be applicable for temporary relief in cases of special and urgent distress, the administration would necessarily in large towns be through local committees acting as almoners and reporting their proceedings to the Central Body for ratification, and such committees would be useful also for investigating the claims of applicants for appointment as almspeople and pensioners.

CO-OPERATION WITH VOLUNTARY CHARITIES AND WITH THE GUARDIANS.

It would be a part of the Scheme for the reorganisation of the Charities that committees of Voluntary Charities for the poor of the place should be invited to work in co-operation with the Central Body above referred to,* and that there should likewise be interchange of information with the Guardians. Such co-operation would render it possible to keep a central register containing particulars of all recipients of Charitable and Poor Law relief. The existence of such a register would be of great value in facilitating the work of enquiry and investigation which lies at the basis of all wisely conceived systems of charitable relief, and without which waste, overlapping and imposture are inevitable.

* Cases illustrative of co-operation between certain London Charities and the Charity Organisation Society are given in Appendix X., page 232. See also Appendix IX., p. 234

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

QUESTION OF “POOLING” CHARITIES.

In the case of cities such as Norwich and York parochial boundaries have, not been allowed to stand in the way of unification of general civil government, including Poor Law administration, but numerous and valuable charitable endowments still remain attached to the areas constituting ancient parishes. It would greatly facilitate the work of reorganisation sketched above if such parochial Charities could be “pooled”; and we have received much evidence in favour of such a proposal (see pages 14 and 19), which is further supported by the facts set forth in the subjoined tables showing the shifting of population from richly endowed central parishes to outlying districts possessing few Charitable endowments, and showing also the proportions of the expenditure on Poor Law relief:—

TABLE showing how the Out-Relief and the Parish Charities are Distributed over three Groups of Ecclesiastical Parishes or Districts in Norwich.

Parishes or Districts.	Population 1871.	Population 1901.	Per cent.	Out-relief year ending Lady-day, 1906.	Per cent.	Endowed Parish Charities.	Per cent.	Church Charities year ending December, 1906	Per cent.
				£. s. d.		£ s. d.		£ s. d.	
Outlying Parishes -	32,324	61,774	55·3	5,698 15 2	40·4	147 0 5	8·4	Λ 483 11 7	50·4
City Parishes in which there has been building -	11,185	20,479	18·3	3,060 18 9	21·7	114 19 4	6·6	13 2 0	1·4
Other City Parishes -	36,877	29,480	26·4	5,358 13 5	37·9	1,480 0 7	85·0	Λ 463 8 0	48·2
	80,386	111,733	100·0	14,118 7 4	100·0	1,742 0 4	100·0	960 1 7	100·0

A Exclusive of one parish which made no return.

The last group of parishes, which contains only 26·4 per cent. of the population, has no less than 85·0 per cent. of the Endowed Charities and 48·2 per cent. of the Church Charities, while it is responsible for 37·9 per cent. of the expenditure on out-relief.

TABLE showing how the Parish Charities are distributed over two Groups of Ecclesiastical Parishes or Districts in York

Parishes or Districts.	Population 1871.	Population 1901.	Per cent.	Endowed Parish Charities.	Per cent.	Church Charities Year ending December, 1906.	Per cent.
				£ s. d.		£ s. d.	
Outer Parishes (11) -	12,305	52 998	68·0	404 13 0	17·9	381 10 5	73·4
Inner Parishes (15)	31,491	24,916	32·0	1,860 7 10	82·1	Λ138 1 6	26·6
	43,796	77,914	100·0	2,265 0 10	100·0	519 11 11	100·0

A Exclusive of one parish which made no return.

It will be seen that the 15 inner districts of York, containing only 32 per cent. of the population, have 82·1 per cent of the Endowed and 26·6 per cent of the Church Charities, while the 11 outer districts, with 68 per cent. of the population, have only 17·9 per cent. of the Endowed and 73·4 per cent. of the Church Charities.

We are unable to give the amount spent on out-relief in the ecclesiastical parishes or districts, as the city of York is divided, for Poor Law purposes, into 40 wards which do not correspond with the ecclesiastical parishes. We can, however, give the expen--

diture on out-relief for the Municipal Wards out of which the Poor Law Wards have been carved. The next Table gives the number of Poor Law Wards, the population, number of outdoor paupers, expenditure on out-relief, and the percentage of population, and of expenditure on out-relief in each Municipal Ward.

NUMBER OF PAUPERS AND COST OF OUT-RELIEF IN YORK.

Poor Law Wards.	Municipal Wards.	Population 1901.	Paupers in receipt of out-relief, January 1, 1906.	Cost of out-relief, year ending Lady-day, 1906.	Percentage of population in each Municipal Ward.	Percentage of cost of out-relief in each Municipal Ward.
				£		
7	Bootham -	16,285	98	611	20·9	8·1
7	Castlegate -	11,590	105	833	14·9	11·1
6	Guildhall -	6,387	276	1,506	8·0	20·0
7	Micklegate -	15,099	203	1,262	19·4	16·8
6	Monk - -	10,832	216	1,287	14·0	17·0
7	Walmgate -	17,721	308	2,027	22·8	27·0
40	Six - -	77,914	1,206	7,526	100·0	100·0

Of the above Municipal Wards, the Guildhall is the only one which contains ecclesiastical parishes or districts which are exclusively inner, and it is in this ward that there is by far the largest expenditure on out-relief for the size of the population. With a population of 6,387, or 8 per cent. of that of the city, it had 276 out-door paupers, or 22·9 per cent., on January 1, 1906, and it was responsible for an expenditure on out-relief of £1,506, or 20 per cent. of that for the city, for the year ending Lady-day, 1906.

In order to carry into effect any proposal for "pooling" the Charities, Parliamentary sanction would be necessary, and the difficulty of carrying through, a scheme for which such sanction is required, when opposed by even a small minority, has frequently been pointed out by the Charity Commissioners.* It seems desirable that in such cases machinery should be devised which, while safeguarding the legitimate interests of particular areas, should enable the Charities to be utilised to the greatest advantage.

In the case of smaller places and rural districts the difficulties in the way of placing the administration of the Charities on a satisfactory basis are even greater. In some of the places which we visited we were unable to discover any elements out of which a really satisfactory body of trustees could be constituted, and in such cases, even if the expedient of "pooling" the charities with those of a larger area were attempted, we think that local jealousies would render it a matter of great difficulty. We are, nevertheless, of opinion that in the case of such places also the principle of centralising the administration of the Charities is a sound one, and that reorganisation of the scattered Charities on such lines could not fail to be attended with beneficial results.

APPROPRIATION OF INCOME.

While, in order that Charities may be applied to the best advantage, the first requirement is to secure a thoroughly satisfactory body of trustees; it is necessary

* See, for instance, Charity Commissioners' 17th Report, p. 6 and 18th Report, p. 6.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

in the second place to consider the objects to which the income may be most usefully applied under the provisions of a wisely conceived scheme.

These objects may be defined in general terms as follows :—

1. Assistance to the young by—apprenticeship, advancement, provision of outfits, etc.;
2. Relief in time of sickness and special distress, and amelioration of the condition of the poor in various ways, such as are mentioned in the Charity Commissioners' form of Scheme for General Benefit of Poor (see Appendix VIII., page 230);
3. Support of the aged poor by means of pensions and almshouses.

We have referred above to the expenditure of Charitable Funds in apprenticing (see page 72) and in grants to hospitals and other institutions of like nature (see page 72).

It is clear, we think, that a fund left at the disposal of a body of trustees for application under provisions such as those of the scheme for General Benefit of the Poor referred to above might, with care and intelligence, be made productive of very great benefit to the poor. Help, adequate in amount and wisely directed at a time of special need, through sickness, want of employment or other misfortune, may often prevent a family from drifting into a condition of pauperism. Specimens of ways in which such assistance may be given will be found among the cases cited in the Appendix as illustrating methods of co-operation between certain London Endowed Charities and the Charity Organisation Society. (Appendix X.) Some of these cases are as follows :—

H. family.—Bermondsey United Charities gave £5 12s. 8d. towards temporary allowance and convalescent treatment.

The father of a large family was dying of phthisis, when the case was first referred to the trustees of the Bermondsey United Charities. He was being carefully nursed at home, and help was continued until he died. In addition to this a good deal of help was given directly by the trustees. After his death assistance still had to be given until the C.O.S. had obtained the admission of 3 children to Church of England Homes, the Children's League of Kindness paying 2s. a week for each, and until the delicate eldest son had been convalesced and had started work, and a girl had become old enough for employment. In addition to this it was found necessary to obtain hospital and convalescent treatment for the widow. The family was self-supporting for some months, but the eldest son developed rapid consumption and help was again needed. The total cost so far has been about £30.

In this case there was co-operation between the Bermondsey United Charities, the Children's League of Kindness, the Society for Relief of Distress and Courage's Fund. The "Sons of Thames" Lodge of Odd-fellows (M.U.) have also been helping.

A. D. and his wife and 5 children.—The Hackney Parochial Charities made a grant of £5 towards the cost of emigrating this family.

The above family applied to the C.O.S. for assistance to emigrate to Canada. The man was a navvy, but for 3 years his work had been most irregular, though he bore the character of an excellent workman. Man, wife, and 5 small children managed to struggle along, and kept off the rates, and both parents seemed particularly attached to home and children, the father unusually so. The Committee considered it a very suitable case for emigration, and recommended it to the East-end Emigration Fund. The Hackney Parochial Charities made a grant of £5 towards the cost, and the Society for Relief of Distress gave a grant of £2.

* It was not intended, we think, that the application of Charitable Endowments to educational purposes should come within the scope of our inquiry.

M. and his wife and 3 children.—The Bermondsey United Charities made a loan of £2 and a grant of £1 for temporary and other help.

M. had lost a regular situation through illness and had been earning a trifle as a fish porter. When he applied to the C.O.S. he had a bad leg and his wife was in a very weak state after her recent confinement. An allowance was given to the family in addition to dinners for the man, and milk for the wife and little children. When the man was stronger he was sent to Wales, where he obtained work in a mine at 26s. a week with a prospect of an early rise in wages. His wife and family have since joined him.

The cost of helping this family with an allowance while both man and wife were ill and the man was away in Wales, including the expenses of migration came to £26 of which the man is to repay £4. Contributions were received from the Bermondsey United Charities, the Tower Bridge Police Court Poor Box, the Mansion House Poor Box, Guy's Hospital Samaritan Fund, an Emergency Fund and private donors.

K. and his wife and 6 children.—Bermondsey United Charities gave £1 10s. 0d. for temporary help.

Man a compositor, was out of work, and then fell ill. The C.O.S. raised an allowance for the family, and provided spectacles for the children as well as clothes for one of the daughters in service.

The whole expenditure was £4 which was obtained from the Bermondsey United Charities and the Society for the Relief of Distress.

Unfortunately the work of selecting "helpable" cases and providing assistance suitable to the varying circumstances of each case demands an amount of knowledge and interest in charitable work and an expenditure of time and trouble which can rarely be found under the conditions of charitable administration prevailing in the places which we visited. Our experience of the administration of Charities regulated by schemes for General Benefit of Poor (see Appendix VIII., page 230), shows that it is not infrequently the practice of the trustees, after giving subscriptions to the local hospital, dispensary and provident club, to apply the rest of the income in the same promiscuous and purposeless doles which were distributed before the scheme was established and which it was intended to put an end to, the directions in the latter part of the scheme regarding the limit and the conditions of the expenditure ("in case of unexpected loss or, sudden destitution") being alike disregarded.*

The Charity Commissioners are, we think, somewhat inadequately equipped in respect both of the machinery necessary for informing them of such cases of non-compliance with the provisions of schemes by which Charities are regulated, and also of the power of effective intervention for the purpose of securing the proper application of the income. Owing to the vast number of the endowments subject to their jurisdiction the accounts of any particular Charity, in the absence of special circumstances directing attention to the case, come up for examination only at comparatively infrequent intervals, and the exact nature of the expenditure may not be apparent on the face of the accounts, while the time of their Assistant Commissioners is so fully occupied by inquiries for special administrative purposes that no general, periodical, inspection of Charities is possible. When cases of non-observance of schemes such as are referred to above are brought to the notice of the Commissioners they can put pressure upon the trustees, and in the last resort can certify the case to the Attorney-General with a view to the institution of legal proceedings.

APPOINTMENT OF CHARITY INSPECTORS.

For the reasons indicated above we feel considerable doubt as to the expediency of leaving any considerable sum at the disposal of the trustees as a liquid fund applicable for the benefit of the poor, unless a serious endeavour is made to ensure that the administration is sound.

One step towards the attainment of this would be the appointment of inspectors of the standing of those of the Local Government Board for certain areas. It

* As instances see Norwich, St. Benedict, Unknown Donors Charity ; St. Mary Coslany, Wingfield's Charity ; St. Peter Mancroft, Blackhead's Charity.

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would be the business of these inspectors not only to be present at meetings of the Charity Boards but also with the aid of one or more enquiry officers to see that applications for all forms of assistance, whether almshouses, pensions, or temporary grants, were properly investigated, and that the co-operation of relations, old employers and Charitable agencies was secured.

The sums necessary to defray the expenses attaching to the appointment of the inspectors might in part, at any rate, be met out of the economy which would be effected in the cost of management if the separate Charities, each having their own officials, were to be amalgamated.

In the absence of effective periodical inspection we see reason to fear that a fund left at the disposal of the trustees for the relief of distress would too frequently be frittered away in the same ineffectual manner as is common now ; and in this case, if experience should show that the money is not being applied in ways calculated to be of real benefit to the poor, it should be diverted to other modes of application which leave less scope for unwise expenditure.

THE SUPPORT OF ALMSPEOPLE AND PENSIONERS.

The support of almspeople and pensioners appears to us to be an object peculiarly suitable to the application of the large and permanent income of charitable endowments. It is certainly according to our experience of the administration of such Charities the mode of application which is under present conditions producing the greatest benefits. Each of these classes of Charity possesses certain advantages of its own. Some trustees give the preference to almshouses on the ground that in their case it is easier to exercise supervision, but on the whole we think that the balance is in favour of out-pensions which are a less expensive form of Charity and one admitting of a more natural mode of life. From an administrative point of view the application of charitable funds in the maintenance of almspeople and out-pensioners has, as compared with other modes of Charitable relief referred to above, the important advantage that it makes less demand upon the time and capacity of the trustees. It is consequently much easier to find a body of trustees who will make good appointments of almspeople and pensioners than one which will satisfactorily perform the difficult work of from time to time giving appropriate assistance in cases of special need and distress.

PART II.

REPORTS ON THE SEVERAL PLACES VISITED
IN ENGLAND.

REPORT ON NORWICH.

TABLE OF CONTENTS.

	PAGE		PAGE.
Manufactures of Norwich - - - -	83 [82]	Tabular Summary of Endowed Charities -	92 [92]
Movement of Population - - - -	83 [83]	Voluntary Charities :—	
The Unemployed - - - - -	83 [83]	Society for Relieving the Sick Poor -	96 [96]
Rates of Wages - - - - -	83 [83]	District Visiting Society - - -	96 [96]
Rents, and the effect of Charities upon them	84 [84]	Asylum and School for the Blind -	97 [97]
Endowed Charities :—		Association for Relief of Decayed Tradesmen	97 [97]
The Great Hospital - - - - -	84 [84]	Royal Norfolk Veterans' Association -	97 [97]
The Municipal (General) Charities -	85 [85]	Norfolk Patriotic Association - -	97 [97]
Doughty's Hospital - - - - -	85 [85]	Incorporated Soldiers' and Sailors' Help	
Cooke's Hospital - - - - -	85 [85]	Society - - - - -	98 [98]
Pye's Almshouses - - - - -	85 [85]	Norwich Coal Society - - - - -	98 [98]
Blofield's Charity for Poor - - - -	85 [85]	Norwich Soup Society - - - - -	98 [98]
Blofield, Briggs and Bickerdike Charities for		Norwich Bedding Society - - - -	98 [98]
Apprenticing - - - - -	85 [85]	District Nursing Association - -	98 [98]
The Charity Loans - - - - -	85 [85]	Norwich Maternity Charity - - -	98 [98]
Rudd's and other Charities - - - -	85 [85]	Invalid Children's Aid Association -	99 [99]
Linsey's Charity - - - - -	85 [85]	All Hallows' Mission - - - - -	99 [99]
Anguish's Boys' Charity - - - - -	85 [85]	St. George's Working Girls' Home -	99 [99]
Anguish's Girls' Hospital - - - -	86 [86]	The Orphans' Home - - - - -	99 [99]
The Small Church Charities - - - -	86 [86]	Church Army Labour Home - - -	100 [100]
Elmy's Charity - - - - -	86 [86]	Discharged Prisoners' Aid Society -	100 [100]
Roberson's Charity - - - - -	86 [86]	Police Court Mission - - - - -	100 [100]
Baker's Charity - - - - -	86 [86]	Magdalen Home - - - - -	100 [100]
Fawcett's Charity - - - - -	86 [86]	St. Augustine's Girls' Home - -	101 [101]
Blofield's Charity - - - - -	86 [86]	Mission Shelter for Girls - - -	101 [101]
Norwich French Church Charities -	86 [86]	Poor Law Girls' Aid Association -	101 [101]
St. Mary's Baptist Chapel Charities -	86 [86]	Church and Chapel Charities - -	101 [101]
Independent Congregation (the Old Meeting)		Charity Organisation Society - -	102 [102]
Charities - - - - -	86 [86]	Tabular Summary of Voluntary Charities -	104 [104]
Presbyterian Congregation Charities -	86 [86]	Thrift Agencies :—	
Lougher's Charities - - - - -	86 [86]	Friendly Societies - - - - -	106 [106]
Norfolk and Norwich Prison Charities -	86 [86]	Trade Unions - - - - -	107 [107]
Norwich Town Close Estate - - -	87 [87]	Co-operative Society - - - - -	108 [108]
The Dutch Church Charities - - -	87 [87]	Building Societies - - - - -	108 [108]
Hussey's Prison Charity - - - - -	87 [87]	Norfolk and Norwich Savings Bank -	108 [108]
St. Clement's Baptist Chapel - - -	87 [87]	Norwich Dispensary - - - - -	108 [108]
The Countess of Huntingdon's Tabernacle	87 [87]	Poor Law Relief - - - - -	109 [109]
Asylum and School for the Blind -	87 [87]	Administrative Relations of Charity and the Poor	
Society for Relieving the Sick Poor -	87 [87]	Law - - - - -	109 [109]
Norfolk and Norwich Magdalen - -	87 [87]	Summary of Income of Endowed and Voluntary	
Manning's Charity - - - - -	87 [87]	Charities and Expenditure on Out-relief	112 [112]
Wesleyan Methodist Chapel, Calvert Street	87 [87]		
Parish Charities - - - - -	87 [87]		

PART II.

REPORTS ON THE SEVERAL PLACES VISITED.

NORWICH (NORFOLK).

Population (1901), 111,733.

The manufactures carried on in Norwich are for the most part such as do not entail the employment of highly skilled labour. The staple industry is boot and shoe making, which may be said to have supplanted that of textile fabrics. Large numbers of people are also employed in the manufacture of mustard and starch, and in brewing. Wire netting weaving is

another industry which has developed rapidly in recent years. The very large cattle market affords employment of an intermittent character to a considerable number of men of the unskilled class.

The following figures, taken from the census of 1901, give the numbers employed in some of the most important of the industries:—

CENSUS, 1901.

Males, 10 years and upwards, occupied, 32,054.		Females, 10 years and upwards, occupied, 18,511.	
Number employed.	Industry or Occupation.	Number employed.	
4,931	Boot and Shoe Trade.	2,539	
132	Domestic Servants (indoor).	3,756	
—	Tailoresses.	1,635	
—	Milliners and Dressmakers.	1,827	
209	Textile Fabrics.	1,122	
3,415	Building Trade.	—	
1,320	General Labourers.	—	
1,082	Engineering.	—	
900	Railways.	—	
853	Carmen and Carriers.	—	
817	Porters and Messengers.	—	
684	Printers and Lithographers.	—	
574	Gardeners, other than domestic	—	
386	Maltsters, Brewers, and Distillers.	—	

In the case of the boot and shoe trade those employed accounted for 15.4 per cent. of the occupied males, and 13.6 per cent. of the occupied females.

THE MOVEMENT OF POPULATION.

As might be expected from the absence of skilled industries and the lowness of the wages Norwich is not a city to which people migrate in large numbers; indeed, as will be seen from the following figures, in the course of the ten years, 1891 to 1901, the balance was against the city in the matter of population:—

Population of Norwich, 1891	-	-	100,970
Add births to 1900	-	-	32,746
			133,716
Deduct deaths to 1900	-	-	19,997
			113,719
Population of Norwich, 1901	-	-	111,733
			1,986
Loss by migration	-	-	1,986

In the loss by migration must be included those who have emigrated. The Distress Committee were responsible for the emigration of 58 people during the winter of 1905-6.

In support of the view that there is no great movement of population to Norwich, we may mention that out of 83 recipients of charity interviewed by us no less than 61 stated that they were born in Norwich, and of the remainder 13 were born in the county of Norfolk.

THE UNEMPLOYED.

Although we are not concerned with the question of the unemployed, it may not be out of place to mention here that in the report for 1905-6 of the Norwich Distress Committee, formed under the Unemployed Workmen Act, it is stated that Norwich had the largest number of men registered in proportion to the population of any town in the kingdom.

RATES OF WAGES.

It was the universal opinion of those of whom enquiries were made that wages are exceptionally low in Norwich.

We were informed by a prominent trade unionist, who had himself at one time been an operative in the boot and shoe trade, that while the minimum rate of wages in that trade in Leicester for all adult workers, irrespective of the class of work done, was 29s. a week, in Norwich it was 20s., and while the maximum rate in

Leicester was 40s. a week, in Norwich it was 30s. He added that the maximum rate of wages in the leading branches in Norwich would be about the minimum in other towns.

The wages of unskilled labourers vary from 18s. to 23s. for a full week's work. The manager of Messrs. Colmans, Carrow Works, where a large amount of unskilled labour is employed, stated that the minimum wage now paid to their labourers was 21s. a week.

The wages in the building trade, according to the Report on wages issued by the Labour Department of the Board of Trade in October, 1906, are for bricklayers, masons, carpenters and joiners, plumbers, and plasterers 8d. an hour, for painters 6½d., and for labourers in all branches of the trade 5d. Even taking into account that Norwich is in the Eastern Counties, these rates are low, considering its exceptional size, and very low if compared with those prevailing in most of the large towns in the Midlands and the North, the difference for others than labourers being in many cases as much as 1½d. or even 2d. an hour as between Norwich and other towns.

The usual pay for a charwoman in Norwich is 1s. 6d. a day, with meals.

Various reasons are assigned for this state of things. The lowness of the wages of agricultural labourers in Norfolk would no doubt react upon Norwich, and is a factor which must be taken into account.*

One witness, an active trade unionist, said that men who came in from the country districts were quite content if the wage was somewhat higher than they had been accustomed to receive. Though it was below the trade union rate they had no ambition to further improve their position.

This witness and the trade unionist mentioned above were agreed that the trade unions were weak in Norwich, owing in part, the latter said, to there being no large manufactures such as are to be found in other parts of the country.

Strikes in the boot and shoe and printing trades, and among the bricklayers, have all ended in favour of the employers.

Another important consideration is the geographical position of Norwich. Its isolation and remoteness from other large towns makes it more difficult for people to move about in search of work or to secure higher wages, and there is an absence of the atmosphere of competition which prevails in most towns with so large a population. As one witness put it "Norwich is a steady, plodding living place." According to another witness "trade was pretty steady; there were no booms and no times of great depression; if fortunes were not rapidly made neither were they rapidly lost."

There is further the question as to how far the charities tend to depress wages. Several witnesses holding public offices, with ample means of judging, gave it as their opinion that the charities attracted an undesirable class of people. One informant, who had been actively engaged for years in working among the poor, said the charities took all the independence out of them. Another said the people had "no pride, and took the first opportunity of getting relief." Another had come to the conclusion "that the charities had to a great extent demoralised the working classes, and they had not the same stamina and independent character as in other towns."

We also had evidence that people would not try to better their position or leave certain parishes because of the charities. One witness, himself a working man, said that the charities kept people in Norwich, and they would say "We are not going away from here to such and such a place, as there are no charities there."

In the light of such evidence as this we are forced to the conclusion that the large amount of charity given away has a deteriorating effect upon character, and tends to make people content with wages which possibly would not be so readily tolerated otherwise.

RENTS AND THE EFFECT OF THE CHARITIES UPON THEM.

Rents of cottage property, which, as a rule, seems to be of a poor description, are said to be from 1s. 6d. to 2s. 9d. a week in the city parishes. Six-roomed houses in the outlying districts where the better-class

artizans are chiefly to be found can be had for a rental of 4s. 6d. to 5s. a week.

As to the influence of the Charities upon rents in the inner parishes which are chiefly affected by them, the evidence was conflicting, and we find it impossible to obtain any direct proof of their being raised in consequence.

One witness of great experience, a member of the Town Council and of the Board of Guardians, said that the cottages in the courts and yards were bad but low rented, and so far as he knew rents had not been raised by the existence of the Charities.

Another witness who had to do with the administration of two of the most important Charities, gave it as his opinion that they used to have the effect of raising rents, but he did not think it was the case now.

A clergyman who had been fourteen years in Norwich, in whose parish there are a good many Charities, said that cottages which stood empty for the greater part of the year filled up as the time came round for the distribution of the Charities, but, he added, "a good many of the people pay no rent."

Another witness, a working man holding responsible public positions in the city, was most emphatic that rents were higher because of the doles, and he considered that on this account there would be opposition on the part of owners of property to any change in the administration of the Charities.

A Town Councillor, who had exceptional opportunities of forming an opinion on the matter, said he knew that so far as one parish, at any rate, was concerned the Charities had put up rents.

We think these opinions well worth giving, though being so conflicting we do not consider that any general conclusions can be drawn from them.

To sum up, the two characteristics of Norwich, so far as industry is concerned, are the paucity of any trades which can be really called skilled, and the lowness of wages for labour of all kinds.

ENDOWED CHARITIES.

THE GREAT HOSPITAL.

By Letters Patent of King Edward VI., the late hospital of St. Giles, in the city of Norwich, with its possessions, was granted to the Corporation to be a place for poor persons there to be sustained.

The Charity is now regulated by a Scheme of the Court of Chancery, established in 1868.

The endowment consists of house property in Norwich, farms in Norfolk, stock, etc. After deduction of payments amounting to £226 for ecclesiastical purposes, the total gross yearly income amounts to about £8,712.

The present trustees, 11 in number, were appointed by the Charity Commissioners, and include 4 trustees nominated by the City Council and 2 trustees nominated by societies representative of the working classes of Norwich.

Under the Scheme the almspeople must be over 65 years of age and of good character, and must have resided in Norwich for at least three years, and no person is eligible who has a clear income from property producing £12 a year. Income from a friendly or provident society is not reckoned as "property."

Applications regarding the qualifications prescribed by the scheme. The inmates are nominated by the trustees in rotation, and after the names have been posted on a notice-board, in the absence of any objection (which is very rarely received), the appointments are made at a meeting of the trustees.

The total number of almspeople is:—

Men	-	-	-	-	-	-	115
Women	-	-	-	-	-	-	73
							188

Accommodation is provided in cottages within the hospital precincts for 32 married almspeople, and the remaining inmates are accommodated in wards. The inmates are entirely maintained at the cost of the Charity, and a small weekly sum is also provided as pocket-money.

* In the Report of the Labour Department of the Board of Trade on the Wages of Agricultural Labourers, issued in 1905, the average weekly earnings (including the value of allowances in kind) are given as 15s. 3d. for Norfolk, which is lower than any county except Oxfordshire, for which the figure is 14s. 3d.

THE MUNICIPAL (GENERAL) CHARITIES.

These Charities, of which short particulars are given below, are administered by a body of 15 trustees, consisting of 7 representative trustees appointed by the City Council and 8 co-opted trustees.

Doughty's Hospital.—The property of this Charity consists of almshouses in Norwich, containing 37 tenements, and occupied by 8 married couples, 6 single men and 19 women, besides a master and two nurses. The income from endowment amounts to about £826, and sums amounting to about £260 for stipends of inmates are received from other Charities mentioned below.

The Charity is regulated by schemes of the Charity Commissioners, which provide that the almspeople are to be deserving poor persons of good character, not less than 65 years of age, who have resided in Norwich for not less than three years and have not during that period received poor-law relief, and who are unable to maintain themselves, with a preference for those reduced by misfortune from better circumstances.

Eight of the almshouses are occupied by inhabitants of the parish of St. John Sepulchre, whose stipends are provided out of the income of Fisher's Charity (see page 89), and in consideration of a yearly payment of £150 six inmates are nominated by the trustees of the Town Close Estate (see page 87).

Five or six of the inmates are maintained by payments received from Friendly Societies or private persons. Except in the case of these inmates the allowance for each almsperson is 5s. 6d. per week, with medical attendance and nursing, 26 cwt. of coals per annum, boots and clothing.

Vacancies are advertised by public notice, and a large number of applications is received. Particulars of the applicants are entered on printed forms, and after investigation through an inquiry officer, the election is made at a meeting of the trustees.

Cooke's Hospital.—The almshouses of this Charity, eight in number, are for the occupation of poor maids or widows of good character who have not for two years preceding appointment received poor-law relief, and who from age, etc., are unable to maintain themselves, with a preference for those who have resided 10 years in Norwich. The inmates are appointed alter-

nately by the trustees of the Municipal Charities, and by the trustees of Trappett's Charity, who are the incumbents of six Norwich parishes. The income of the Hospital and of so much of Trappett's Charity as comes within the scope of the present Report amounts to £156 a year, out of which the almswomen receive stipends of 23s. per month, with 26 cwt. of coals annually, and nursing attendance.

Pye's Almshouses.—These almshouses, six in number, have an endowment of £6 10s. a year only, which is applied to the cost of repairs, and is insufficient for the purpose. The inmates, who are chosen from the parishes of St. Peter Mancroft, St. Giles, and St. Michael, Coslany, receive no stipends from the Charity, and are supported by poor-law relief, payments of relatives, and some small doles from other Charities.

Blofield's Charity for Poor.—This Charity is entitled to three-thirtieths of the income of a farm let at £90, but at present the income is employed in recoupment of expenditure on new buildings, and there is no net income available for charitable purposes.

Charities of Blofield, Briggs, and Bickerdike for Apprenticing.—The income of these Charities amounts to about £87 a year, and three-thirtieths of the net income of the last-mentioned estate will also be applicable for the purposes of the Charities. The Charities are applied in apprenticing boys resident in Norwich, with a preference for those belonging to certain parishes. Girls are also eligible, but in practice the Charity has been confined to boys. They are usually apprenticed at fourteen or fifteen, the term is from four to seven years, and the premium paid is £10. The trades to which they are apprenticed include electrical engineering, organ building, printing, and a number of others.

The Charity Loans.—This Charity has an income of £78 a year, and also a sum of about £2,350 outstanding on loans of £50 each, on which no interest is charged. The loans are granted on bonds with sureties, and the trustees consider that the Charity is useful in assisting small tradespeople starting in business.

Rudd's and other Charities.—Short particulars of the income of these Charities, and its application are as follows:—

	£	s.	d.	
Rudd's Charity - - - - -	4	6	8	Bread to the poor.
Small's „ - - - - -	1	0	0	Money grants in cases of special distress.
Flint's - - - - -	15	1	8	Distribution of blankets.
Smyth's - - - - -	27	16	2	Bread.
	48	4	6	

Tickets for about 1,600 loaves of bread and 24 pairs of blankets annually are divided among the trustees, and given away by them.

Linsay's Charity.—The income of this Charity, amounting to £15 a year, is applicable in the distribution of coals to the poor, in the proportion of three-fourths to the ward of Ber Street and one-fourth to the ward of Mancroft. The net income is divided between the parishes of St. John Sepulchre and St. Peter Mancroft, in the proportions aforesaid. The share of the last-mentioned parish is distributed in coals. The share received by the parish of St. John Sepulchre is applied (improperly) for church purposes.

ANGUSH'S BOYS' CHARITY. ANGUSH'S GIRLS' HOSPITAL.

Although these Charities, so far as they are educational, do not come within the scope of the present inquiry, it seems desirable that some notice of them should be included, since, in addition to the educational benefits which they offer, they make provision for the maintenance of children of poor parents resident in Norwich, and are thus of substantial assistance to poor persons of the city. The Charities are administered by the trustees of the Municipal Charities mentioned above.

Anguish's Boys' Charity.—In accordance with the scheme regulating this Charity, which was made under the Endowed Schools Acts in 1896, a sum of between £400 and £500 a year (the maximum is £500) is applied in grants to parents and guardians for the maintenance of poor boys, between five and ten years of age at date of election, and born or resident for not less than three years in Norwich. The scheme directs that preference shall be given to children who have lost both parents, or to children one of whose parents is dead or incapacitated. There are at present forty boys for whose benefit maintenance grants are made. The grants vary in amount from £8 to £13 a year, according to the age of the boy, and whether he lives with a parent, or is boarded out. Each boy receives also annually one suit of clothes and two pairs of boots, and medical attendance is also provided at the cost of the Charity. Nominations are made by the trustees on printed forms containing particulars regarding the boy, and appointments are made by the trustees after the circumstances of each case have been investigated by an inquiry officer, and a medical report is also obtained. The fact that the parent may be receiving poor-law relief is not regarded as a disqualification. Payments are also made for apprenticing boys on the foundation, such expenditure amounting to about £50 a year. A further sum, amounting in the year 1906-7 to £662,

is applied in payment of tuition fees at secondary schools, and grants for the maintenance of between sixty and seventy poor boys, who have attended public elementary schools in Norwich.

Anguish's Girls' Hospital.—The income of the Charity, the gross amount of which is about £1,300 a year, is applied for the maintenance in Norwich of a hospital or industrial school for girls, in accordance with a scheme of the Charity Commissioners made in 1862. There are at present thirty-six girls in the school, and provision is being made for increasing the accommodation. The qualifications of the girls are that they should be the children of poor inhabitants of the city of Norwich or suburbs, between the ages of nine and eleven at the time of appointment. They are not to remain in the school after the age of fifteen. The girls are clothed, educated, lodged, and boarded in the hospital entirely at the expense of the Charity, and sums of 20s. for good conduct and £2 on leaving are awarded. In addition to the usual elementary subjects, the girls are instructed in sewing, washing, cooking, and other household work.

THE SMALL CHURCH CHARITIES.

The Charities known under this name are administered by the trustees of the Great Hospital. The following Charities are for apprenticing:—

	Gross Yearly Income:		
	£	s.	d.
Payne's Charity - - -	10	0	0
Salter's Charity - - -	2	10	8
Seaman's Charity - - -	41	15	0
Vere's Charity - - -	2	10	8
Pendleton's Charity - - (about)	25	13	4
	£82	9	8

These Charities are applied in apprenticing poor boys. A large number of applications are received. The premium paid is £10 or £15, the term is usually five years, and the apprentice receives weekly wages commencing at 3s. and rising to 10s. or 12s. Seaman's Charity is for the benefit of certain specified parishes. In the case of this Charity more than one-half of the boys apprenticed are taken from a boys' home which is maintained by the Guardians in connection with the poorhouse. Among the trades to which the boys are apprenticed mention was made of those of printers, tailors and electricians.

Out of the income of one of the Christmas administered by the same body of trustees a sum of £8 a year is given in grants of £2 to widows of poor Norwich clergy, and in another case £1 3s. 4d. a year is paid to the Mayor's poor box. The remaining Charities are for the poor of specified parishes, and an account of these will be given under the parishes in question.

ELMY'S CHARITY.

This is an apprenticing Charity, with an endowment producing £15 18s. 4d. a year. Pending the appointment of trustees and establishment of a scheme, the income is being accumulated.

ROBERSON'S CHARITY.

This Charity is administered by six trustees, appointed by co-optation. Out of the income, amounting to £97 a year, £30 is divided among the trustees and given to poor widows in sums of 4s. to 10s., and the residue is applied in apprenticing poor boys chosen by the trustees, each of whom has the right of appointing an apprentice annually. The boys are apprenticed to various manual trades, such as building, carpentry, bookbinding, printing, etc.; the premium paid is £10; the term is for five years or until the age of 21; wages are received commencing at 3s. and rising to 8s. or 9s. The trustees consider that the funds of the Charity are usefully employed in apprenticing.

Despite an express injunction of the founder, no inquiry as regards receipt of poor-law relief is made before selecting the beneficiaries.

BAKER'S CHARITY.

This is a Charity for poor butchers of Ber Street Ward, where the trade formerly centred. The income

amounts to £30 a year. A meeting is held annually at a public-house, when the two acting trustees distribute the income among poor butchers of Norwich, generally in sums of 2s. 6d. to £2 10s. each, the larger amounts being given to those who are past work.

FAWCETT'S CHARITY.

Under this Charity a greatcoat value 20s. and 1s. in money is given to each of ten old men of Fybridge Ward who have been weavers. The Charity is a charge on property belonging to a firm of brewers, one of whose members selects the recipients.

BLOFELD'S CHARITY.

Under the trusts of this Charity it would appear that part of the income, which amounts to £6 3s., should go to the poor of certain wards in Norwich, but in practice the Charity is given to the poor of a village outside Norwich.

NORWICH FRENCH CHURCH CHARITIES.

The church to which these endowments were attached ceased to exist many years ago. Under a scheme for the regulation of the Charities one-half of the net income is payable to the French Hospital in London, to which a person of French Protestant descent resident in Norwich may be nominated by the trustees of the Charity, and the other half is applicable in apprenticing boys in Norwich, with a preference for those of French Protestant origin.

The income amounts to about £95 gross and about £80 net. The trustees of the Charity were appointed by the scheme. Applications for the apprenticeship Charity are invited by advertisement, and the applicants are numerous. The premium paid is £10. The apprentices receive weekly wages rising from 4s. 6d. to 10s. or 12s.

ST. MARY'S BAPTIST CHAPEL CHARITIES.

In connection with this chapel there are charitable endowments for the poor producing £45 18s. 11d. a year. The fund is administered by the minister and deacons, and is applied with collection moneys in weekly payments of 2s. or 3s. or occasional special grants to poor members of the church.

CHARITIES FOR THE INDEPENDENT CONGREGATION KNOWN AS THE OLD MEETING.

There are several Charities for the poor of this congregation, the income of which is applied as follows:—

£	s.	d.
48	0	0
given to the poor by the pastor and deacons in coals and small weekly payments of cash;		
8	0	0
distributed to the poor by the minister.		

There is also a loan fund of £143 3s. 6d., which is lent without interest to poor members of the congregation.

CHARITIES FOR THE PRESBYTERIAN CONGREGATION.

The income of several Charities for the poor of the congregation amounting to £37 6s. 6d. a year is given as to a sum of £7 to the chapel Sunday schools and as to the residue to the poor of the congregation chiefly in money gifts; and out of the income of another Charity connected with the chapel about £34 is given to the poor in half-yearly donations of £1 each and in gifts of coals, bread, etc.

LOUGHER'S CHARITY.

Under this Charity a sum of £43 15s. 6d. is applicable annually in apprenticing poor boys. The premium paid is £10. Numerous applications are received, and the right of appointment is exercised by the trustees, five in number, in rotation.

NORFOLK AND NORWICH PRISON CHARITIES.

The trustees are the members of the Visiting Committee of Norwich Prison. The income, amounting to £55 2s. a year, is applied through a duly certified Discharged Prisoners' Aid Society in setting up and assisting discharged prisoners, with a preference for those committed from Norwich, Great Yarmouth, or Norfolk.

NORWICH TOWN CLOSE ESTATE.

This Charity, which is for the benefit of poor freemen, is administered by the trustees of the Municipal Charities (see page 85). A sum of £400 a year out of the income is applicable in payments or pensions to deserving and necessitous resident freemen, their widows or daughters, who are unable to maintain themselves. Of this sum, £150 is paid to Doughty's Hospital, and in consideration of this payment six freemen or widows of freemen are appointed and maintained as inmates. The residue is applied in payment of pensions of 5s. a week to aged and needy freemen or widows of freemen. Applications are invited by public notice, and are made on printed forms, and the claims of candidates are investigated through an inquiry officer.

THE DUTCH CHURCH CHARITIES.

A Dutch church formerly existed in Norwich, but has been practically extinct for many years. There are still a few persons of Dutch extraction who meet once a year, when a sermon is preached by the minister of the Dutch Church in London. Endowments connected with the church produce a yearly income of £153 gross, or £70 net, of which about one-half is applicable for the poor of the congregation. At present the only portion of the income actually expended on the poor is a sum of £8 a year given in quarterly payments to two poor widows of Dutch extraction. The Charity Commissioners have invited the trustees to apply for a scheme for the future application of the Charities.

HUSSEY'S PRISON CHARITY.

This Charity was originally for the relief of poor debtors, and the income, amounting to £7 16s. 8d. a year, is now applied under a scheme in grants to industrial schools, hospitals, and dispensaries in Norwich.

ST. CLEMENT'S BAPTIST CHAPEL.

The income from endowments for the poor of this chapel amounts to £3 15s. a year, which sum is given to the poor of the congregation in small monthly payments.

THE COUNTESS OF HUNTINGDON'S TABERNACLE.

Ward's Charity for the poor of this congregation has a gross income of £68 10s., but at present most of the income goes in payment of outgoings, including interest on a mortgage debt, and for the three years 1903-4-5 the net yearly income amounted on the average to £2 12s. 2d. only. The net income is given by the minister in gifts of coals and clothing to the poor of the congregation. A sum of £1 5s. is also distributed annually to the poor of the congregation under another Charity.

ASYLUM AND SCHOOL FOR THE INDIGENT BLIND.

This Charity possesses endowments producing a yearly income of £135 8s. 4d. An account of the institution, which is mainly supported by voluntary contributions and inmates' payments, is given below (see page 97).

SOCIETY FOR RELIEVING THE SICK POOR.

The income of the Society, which is derived from endowments, amounts to £25 2s. 8d. a year. The Charity is reported below, under Voluntary Charities. (see page 96).

NORFOLK AND NORWICH MAGDALEN.

An account of this institution is given below (see page 100). The income from endowment amounts to £12 5s. 8d. a year.

MANNING'S CHARITY.

The income of the Charity, amounting to £7 6s. 4d. a year, is applicable in the distribution of blankets to poor widows of each of six parishes. About 30 blankets are given annually to as many poor widows through the incumbents of the respective parishes.

WESLEYAN METHODIST CHAPEL, CALVERT STREET.

Under Chapman's Charity a sum of about £8 a year is received, and is given to the aged poor of the congregation in small money gifts.

Mention may also be made of a Charity for poor widows and children of Norwich and Norfolk clergy. This is an incorporated Charity, having an income of about £2,400 a year, derived from endowments and voluntary contributions. The income is applied in grants to poor widows and daughters of Norwich and Norfolk clergy.

PARISHES.

ALL SAINTS.

Clabburn's Charity.—The income, £8 4s. 8d., is applied in distributing coals twice a year in quantities of 2 cwt. The recipients, who number about 30, include all the poor persons of good character in the parish. About half of them are in receipt of outdoor relief. The trustees are the rector and churchwardens.

ST. ANDREW.

Under a recent scheme of the Charity Commissioners the income of the poor's Charities of the parish, amounting to £73 18s. 4d. a year, is applicable for the support of almspeople and pensioners, who are required to be necessitous and of good character, not less than 60 years of age, who have resided in the parish for not less than three years, and have not during that period received poor law relief, and who are unable to maintain themselves. The trustees are the vicar and churchwardens and two trustees appointed by the vestry. The income is applied in renting an almshouse accommodating five inmates, and in paying the cost of rates and repairs, and one out-pension of 2s. 6d. per week is also paid. The almspeople receive no stipends from the Charity, and are supported by payments from relatives and out-relief, although the scheme directs that any person receiving Poor Law relief shall be removed.

ST. AUGUSTINE.

The Charities of this parish have an income of £16 4s. 3d., and are administered by the rector and churchwardens. One Charity, with an income of £5, is employed in apprenticing boys, most of whom have been in the church choir. The income of the remaining Charities is applied in distributing coals in quantities of 2 to 4 cwt. to poor widows.

ST. BENEDICT.

Unknown Donors.—Under a scheme established in 1881 about £33 6s. 8d. (net) annually is applicable for the benefit of the deserving poor of the parish in subscriptions to hospitals, provident clubs, the supply of medical or other aid in sickness, or the supply of temporary relief in money in cases of unexpected loss, urgent distress, or sudden destitution. The scheme directs that the charity is to be given in such manner as shall be most conducive to the formation of provident habits, and so as not to be in relief of the poor rates.

The trustees are the vicar, two trustees appointed by the vestry, and 13 co-opted trustees.

Although the main object of the scheme was to do away with the old system of indiscriminate doles, the trustees apply the income in distributing gifts of coals, groceries, meat, bread, or milk by tickets of the value of 1s. or 1s. 6d. The total number of persons receiving the charity is about 600.

Heyward's and Penning's Charity.—The sum of £3 13s. 4d. a year is accumulated till the amount is about £10, when it is applied by the churchwardens in distributing bread to all the poor families in the parish (about 300 in number, or approximately 1,500 persons) by tickets at the rate of $\frac{1}{2}$ lb. of bread for each member of a family.

Seaman's Charity.—The sum of £5 is received annually except in every fourth year, and is applied in apprenticing.

ST. CLEMENT.

The income of the Charities, amounting to £11 5s.

a year, is applied by the churchwardens in distributing to every householder not rated direct to the poor, a ticket for $1\frac{1}{2}$, 2 or $2\frac{1}{2}$ cwt. of coals, according to the size of the family.

EARLHAM.

There are no endowed Charities for this parish.

EATON.

Yallop's Charity of £4 15s. 4d. a year is given by the vicar and churchwardens in small money gifts to about 20 old people, usually widows receiving out-relief.

St. EDMUND.

The income of the Charities, amounting to £13 19s. 10d., is distributed in bread and coals by tickets. About 130 coal tickets and 500 bread tickets are given among 100 recipients, the number of tickets given in each case varying according to the size of the family.

St. ETHELDRED.

The Charities are administered by the vicar and churchwardens. The income amounting to £15 12s. 3d. a year, is applied as follows:—

£	s.	d.	
1	10	0	payments of 2s. 6d. to each of six poor widows half-yearly.
1	0	0	payments of 2s. to each of 10 poor widows.
3	3	11	distribution of bread after a Charity sermon to about 130 persons by tickets for two to five loaves, according to the size of the family.
9	18	4	distribution of coals by tickets for 1 cwt. or 2 cwt. on the same occasion and to the same recipients.
15	12	3	

St. GEORGE, COLEGATE.

The Charities of this parish have a gross yearly income of £89, and there are also almshouses accommodating 11 inmates, but possessing no income-producing endowment.

The income is chiefly derived from old cottage property let at weekly rents, and the cost of repairs, etc., is very heavy, so that after payment of outgoings, including repairs of the almshouses, the net yearly income does not exceed £16 10s. or thereabouts. This sum is applied in distributing coals annually in quantities of 1 cwt. to about 280 poor families in the parish. One of the Charities, with an income of £2 12s. 4d. a year, ought, under the trusts, to be applied to apprenticing.

The trustees of the Charities were appointed by an Order of the Charity Commissioners, and are 12 in number, including the churchwardens.

St. GEORGE, TOMBLAND.

This parish has several small Charities managed by the churchwardens and other trustees. The income is £13 8s. 4d. a year. A portion of this sum is being accumulated pending the establishment of a scheme, and the remainder is applied in a small weekly dole of bread, in gifts of 5s. on Christmas Eve to deserving poor persons, and in distributing coals in quantities of $1\frac{1}{4}$ cwt. to each poor family in the parish.

St. GILES.

Balliston's Charity.—Income £20 a year. To be given to the poor of the parish in blankets, bread, clothing and coals, with a preference for the most industrious and deserving, and excluding those in receipt of parochial relief. The Charity is managed by three trustees, and is given in doles of 6d. worth of bread and 1 cwt. of coals or 3 yards of flannel, distributed annually to about 200 recipients. Practically every applicant not receiving out-relief gets the Charity.

Charities of Goodwin and others.—These Charities, the trusts of which are "for the poor," or in some cases "for the deserving poor" of the parish, have a

yearly income of £76, out of which £14 or £15 is applied in providing a gown or cloak for 20 old people, and the residue is distributed in indiscriminate doles to every householder of the parish whose rent is £10 or under. The gifts consist of coals distributed three or four times during the winter in quantities of 1 cwt., and bread and meat given at Christmas and New Year by tickets for 2 lbs. of meat and 4 lbs. of bread for an adult and $\frac{1}{2}$ lb. of meat and 2 lbs. of bread for each child under 12. From 180 to 190 families receive the doles.

The trustees are the vicar and churchwardens and three other trustees. The vicar strongly condemned the practice of indiscriminate distribution, and it is understood that it will be discontinued.

St. GREGORY.

The Charities are managed by the vicar and churchwardens. The income, £14 8s., is applied as follows:

£	s.	d.	
1	0	0	bread to 30 poor families.
1	0	0	gifts of 2s. or 2s. 6d. to 8 or 10 poor widows.
12	8	0	coals to about 47 poor families in quantities of 5 cwt.
14	8	0	

HEIGHAM, St. BARTHOLOMEW.

The trustees of the Charities are the rector and churchwardens, or in some cases the rector alone.

The income, amounting to £78 2s. a year, is applied as follows:—

£	s.	d.	
48	15	0	in apprenticing boys, and occasionally girls. The premium is usually £10, and a portion is contributed by the parent if able to afford it. The trades include cabinet-making, boot-making, printing, engineering, etc. The trustees regard the Charity as very useful.
4	0	0	in gifts to poor women on St. Thomas's Day: 40 at 6d. each and 10 at 6s. each.
14	2	0	in quarterly payments to five respectable old people.
11	5	0	in distributing coals to about 200 poor widows by tickets for 1 cwt. each.
78	2	0	

HEIGHAM, HOLY TRINITY.

The income of the Charities is distributed by the rector, or the rector and churchwardens, as follows:—

£	s.	d.	
11	5	8	several payments of 10s. to each of four poor persons over 70.
16	12	4	distribution of coals by tickets for 2 to 5 cwt., given through a scripture reader.
27	18	0	

HEIGHAM, St. PHILIP.

The Charities are distributed by the vicar or the vicar and churchwardens as follows:—

£	s.	d.	
8	9	3	to three old people in several payments of about 15s. each.
7	11	0	distributed by tickets for coals and food to poor widows.
16	0	3	

St. HELEN'S.

The greater part of this parish is occupied by the grounds and buildings of the Great Hospital. The parish is interested in Gillians's Charity for apprenticing, but for many years nothing has been received. (See St. John, Maddermarket.)

HELLEDON.

This parish, part of which is within Norwich appears to have no endowed charities.

ST. JAMES, WITH POCKTHORPE.

The Charities have an income of £10 5s. 2d., which is applied by the vicar in providing coals for poor widows and nourishment and other necessities for the sick poor.

ST. JOHN, MADDERMARKE.

The income of the Charities, amounting to £37 2s. a year, is applied as follows:—

£ s. d.		
11	18	8
given by the rector in weekly sums of 6d. or 1s. to six old persons.		
25	3	4
£2 accumulated and applied in apprenticing, and the residue distributed once a month during the winter by tickets for 1 cwt. of coals, and one loaf for each person in a family, to every poor householder in the parish not paying direct rates (38 families), and a weekly dole of bread is also given to six poor widows.		
37	2	0

The rector and churchwardens would welcome a scheme for the better application of the dole charities.

The parishes of St. John, Maddermarke, St. Helen, St. Martin at Palace, St. Simon and St. Jude, and St. Stephen are entitled to receive in rotation £5 annually for apprenticing from the Corporation, but this Charity has been lost sight of, and not claimed for many years. Steps are being taken to revive it.

PARISH OF ST. JOHN SEPULCHRE.

Fisher's and Cocke's Charities.—The income of these Charities, which are administered by the trustees of the Municipal Charities (see page 85), amounts to £247 gross, or about £150 or £175 net. Under a scheme of the Charity Commissioners £110 out of the income is applied in paying stipends to inmates of Doughty's Hospital (see page 85), and the residue is applied in providing coals, coats, and gowns for poor persons of good character resident in the parish of St. John Sepulchre, and unable to maintain themselves. The trustees employ an inquiry officer to investigate the circumstances of applicants for the Charity.

Various Charities.—The income of several small charities of the parish forms a fund amounting to £12 15s. a year, which is applied in distributing 40 loaves of bread at the church porch every Monday morning. Most of the recipients are old widows receiving out-relief. Under another charity 75 cwt. of coals are received as a charge on a house, and are distributed by the churchwardens and overseers to poor persons by 60 tickets for 1½ cwt. each. A sum of £3 4s. is also applied in small gifts of coals, and a sum of £9 10s. 8d. is distributed on St. Valentine's Day in gifts of 1s., 1s. 6d., or 2s. to 100 or more of the oldest and poorest persons in the parish.

ST. JOHN, TIMBERHILL.

The Charities are for the poor of the parish attending church. The income, £8 6s. 8d. a year, is distributed by the vicar and district visitors by tickets for 1 to 4 or 5 cwt. of coals, and 1s. to 3s. or 4s. worth of bread.

ST. JULIAN.

The income of the Charities, amounting to £20 6s. 4d. a year, is applied by the rector and churchwardens as follows:—

£ s. d.		
2	12	4
in gifts of 2s. 8d. each to 20 poor persons on Xmas Eve.		
6	13	4
applied with voluntary contributions for the benefit of the sick poor.		
11	0	8
given to about 100 poor persons in gifts of 1½ cwt. of coals.		
20	6	4

LAKENHAM.

75 cwt. of coals are distributed among about 60 poor persons. The vicar would be glad if the Charity could be included in some scheme.

ST. LAWRENCE.

The Charities are applied as follows by the rector and churchwardens, who are the trustees:—

£ s. d.		
4	5	3
in the distribution of 300 loaves on Shrove Tuesday, without regard to the character or actual need of the recipients. This mode of distribution has recently been condemned by the vestry.		
10	0	0
given in clothing to eight poor women of good character.		
14	5	3

ST. MARGARET.

Several Charities with a yearly income of £7 10s. 8d. are applied in the distribution of bread, coals, and groceries by tickets to about 100 families. Persons earning 30s. a week or more expect to receive a share, and abuse the trustees (the rector and churchwardens) if they do not get it.

The parish also receives a sum of £5 a year (except in every fourth year), which sum is applied in apprenticing.

ST. MARTIN AT OAK.

A yearly sum of £1 12s. 6d., part of a rent of £6, is applicable in bread to the poor. In practice the whole of the £6 is given in clothing and bibles to Sunday school girls.

A sum of £11 10s. is applied by the churchwardens in distributing about 2,480 lbs. of bread indiscriminately throughout the parish, in quantities of 2 lbs. to each adult and 1 lb. to each child. The practice is condemned as bad and absurd.

A sum of £2 10s. is applied by the vicar at his discretion for the relief of poor widows and others.

ST. MARTIN AT PALACE.

The charities of the parish, which have a gross income of £35 8s., and a net income of about £21 8s. a year, are applied by the vicar and churchwardens in distributing small doles of bread, clothing, coals and groceries to a large number of poor persons of the parish.

ST. MARY, COSLANY.

Wingfield's Charity.—This charity, which has a gross yearly income of £159 15s. 10d., is regulated by a scheme of the Charity Commissioners, which provides that one-third of the net income shall be applied for the benefit of deserving and necessitous inhabitants of the parish, by providing them with necessities in cases of special emergency, or in assisting them to emigrate, or to purchase deferred annuities, or by aiding the funds of provident clubs, provided that the amount expended in doles of bread, etc., is not to exceed £20 in any year, except in cases of special distress, and that the charity is in no case to be applied in aid of the rates. Another one-third part is to be applied in grants to hospitals, etc., upon terms securing benefit to the poor of the parish. The remaining one-third part is to be applied to educational purposes.

The trustees are the vicar and churchwardens and six non-official trustees.

For three or four years prior to a recent enquiry regarding the charity only one meeting of the trustees had been held annually, and no quorum had been formed, and despite the provisions of the scheme a large portion of the income, amounting on the average of seven years to over £50 a year, continued to be expended in doles of bread, coals, blankets, and soup given to 320 families, or practically every family in the parish, which is said to be a very poor one. During the same period about £33 a year were expended in grants to hospitals and payments for medical attendance, and about £13 a year in tickets of 6d. each for bread, coals, groceries, etc., given by the district visitor in cases of sickness and distress.

The income of the other charities of the parish, with a sum of £1 a year from Wingfield's Charity, form a fund amounting to £5 5s. 9d. a year, which is applied by the vicar in distributing meat to poor persons by tickets of the value of 2s. each.

ST. MARY IN THE MARSH.

This parish has no endowed Charities.

ST. MICHAEL, COSLANY.

A sum of £4 6s. 8d. a year is given to about 17 families in doles of coals and bread. The trusts require that the recipients should be persons who attend church.

ST. MICHAEL AT PLEA.

The income of the Charities, £10 18s. 8d. a year, is applied by the churchwardens in three deliveries of coals to five poor families, these being the only poor in the parish.

ST. MICHAEL AT THORN.

The income of the Charities, £10 6s. 8d. a year, is given by the vicar to respectable poor people of the parish, not in receipt of out-relief, by tickets of 1s. or 2s. worth of bread, coals, etc., in time of sickness or other need.

ST. PAUL.

The income of the Charities forms a fund amounting to £17 3s. a year, which is managed by the vicar and five persons appointed by the vestry.

Formerly an indiscriminate dole of bread was given, but this practice was abandoned some years ago, and assistance is now given only after careful inquiry and in cases of real need. In some special cases—for instance, to help a person to obtain a situation or to procure medical comforts or surgical appliances—relief is given in money, but usually it is given in kind in cases of distress caused by illness or want of employment, and before giving relief the vicar, his curate, or one of the churchwardens visits the people in their homes and makes inquiries concerning them.

ST. PETER, HUNGATE.

A sum of £90 Consols for the poor of the parish stands in the names of deceased stockholders, and was lost sight of. Steps are being taken for the transfer of the stock, with accrued dividends, to the Official Trustees.

ST. PETER, MANCROFT.

The income of two Charities, amounting to £8 14s. a year, is applied with offertory monies and donations in relieving the poor by small pensions and gifts in kind.

Another Charity—Blackhead's—is regulated by schemes of the Charity Commissioners, which provide that the income, amounting to £89 a year, may be applied for the benefit of the deserving poor of the parish in one or more of the following ways:—

- (a) In providing aid in sickness, food or other articles in kind, or, in special cases, pecuniary aid, either directly, or through provident societies.
- (b) In payments for educational purposes.
- (c) In the formation of an emergency fund for special cases of distress.

The Charity is administered by 12 trustees, and the income is applied approximately as follows:—

£	s.	d.	
12	12	0	subscriptions to hospitals, etc.,
35	0	0	in an annual distribution of coals and blankets to about 80 recipients. Nearly all applicants, exclusive of such as are in receipt of poor law relief, receive the gifts.
20	0	0	weekly allowances of 1s. to 2s. 6d. to old people not receiving out-relief.

Sums are also given occasionally in cases of special distress, and formerly £5 or £10 a year were spent in scholarships.

In the case of another Charity with an income of £2 6s. 8d., for persons entering on the trade of a joiner or smith, the income is accumulating in the absence of applications.

ST. PETER, PARMENTERGATE.

Charities of Warnes and Mallet.—The trustees of

Warnes's Charity are the trustees of the Small Church Charities (see page 86). The Charity is regulated by a scheme which provides that the trustees shall apply one-third of the net income for the relief of aged or sick persons resident in the Ward of North Conisford, the relief (except in special cases) to be given in articles in kind; and that they shall apply the other two-thirds in aid of a provident club for supplying industrious poor persons of the said ward with coals, bedding, and clothing at reduced cost.

The trustees (without legal authority) pay over the net income of the Charity, amounting to about £80 a year, to the vicar of the parish of St. Peter, Parmentergate, which includes the greater portion of North Conisford ward.

One-third of the said sum, with £14, the income of Mallet's Charity, is applied by the vicar in relieving the aged and sick poor in winter by tickets for coals, bread, groceries, etc., distributed by himself and the district visitors.

The other two-thirds, amounting to £53 6s. 8d., are paid by the vicar to the churchwardens, who apply about £40 in aid of a provident club and boot and shoe club having about 200 members, and apply the residue in providing blankets and invalid appliances for the poor.

Charities of Peterson and others.—These Charities have a gross yearly income of £84 8s., or about £70 net, which sum is distributed in doles of bread, coals, etc., to several hundred recipients. The churchwardens go from house to house in the parish and distribute tickets for 6d. worth of bread or groceries and 1 cwt. or 2 cwt. of coals, and they also give 2s. 6d. to each of 80 poor widows, and £5 or £6 is spent on coats and gowns for old people. The doles are not given to persons of known bad character, but otherwise the distribution is practically indiscriminate.

There is also a rentcharge of £1 a year for apprenticing, and 10 years' arrears of this payment have recently been received.

ST. PETER, SOUTHGATE.

The income of the Charities, amounting to £14 19s. 8d. a year, is applied in doles of bread and coals, most of which are given to a large number of persons after a Charity sermon.

ST. SAVIOUR.

The income of the Charities amounts to £15 7s. 4d. a year.

The churchwardens give 2s. 6d. to each of about 50 poor widows at Christmas, and 1s. or 1s. 6d. to 12 or more old men and single women.

About £6 is expended in January in a dole of bread to about 200 families by tickets of the value of 2d. each, given according to the number of persons in a family.

The vicar distributes £1 3s. 4d. in coal tickets of 2s. 6d. each, to which the recipient adds a contribution and is then enabled to obtain coal at somewhat less than cost price from the Norwich Coal Club.

ST. SIMON AND ST. JUDE.

The income of the Charities, amounting to £12 4s. 8d. a year, is applied by the churchwardens in distributing coals, meat, and groceries by tickets value 1s. 6d. to 4s. at Christmas and in February. The doles are given to about 37 families, and are regarded as assisting the out-relief and giving something extra at Christmas.

ST. STEPHEN.

Under Pendleton's Charity the trustees of the Small Church Charities pay to the vicar of St. Stephen's the sum of £27 10s. a year, which sum is applied by him in the distribution of clothing to poor old people of the parish.

The other Charities of the parish produce £10 12s. 8d. a year, part of which is given in a weekly dole of 26 loaves to old people appointed by the vicar, and the residue in small Christmas gifts of bread and coals given by tickets through district visitors.

ST. SWITHIN.

The Charities of this parish produce a gross yearly income of £228 16s., and there are still about 20 building sites to let.

Under a scheme of the Charity Commissioners made in 1901 the trustees are the rector, four representatives of the City Council, and eight co-opted trustees.

The scheme provides that after payment of outgoings the income shall be applied as follows:—

£ s. d.

3 15 0 for apprenticing.

15 0 0 (not exceeding) either in assisting special necessitous cases, or in continuing gifts of bread to existing recipients;

and the residue in the support of almspeople and out-pensioners under the conditions usually inserted in schemes of the Charity Commissioners (see Appendix VIII. for specimen).

A small sum is applied in apprenticing, and a sum of £10 or £12 a year is applied in doles of bread.

The residue of the income is applied in the maintenance of six almshouses, erected with the approval of the Charity Commissioners, and occupied by the like number of inmates receiving stipends of 5s. each per

week; and ten out-pensions are also maintained, of which five are at the rate of 5s. per week and three of 3s. per week.

The scheme also authorises the trustees to employ a parish nurse, but the trustees have not acted under this provision.

THORPE ST. MATTHEW.

The income, amounting to £2 10s. 8d. a year, of a Charity for the benefit of the poor of the parish, is applied in gifts of coals and provisions, and in sending convalescent patients for change of air.

TROWSE, MILLGATE.

A sum of £3 6s. 8d. a year is distributed by the vicar in bread and groceries among 24 families. There are very few poor in the hamlet, and more than half of the recipients do not need the Charity. A proposal to restrict the gift to the really poor met with opposition and was dropped. Under another Charity 75 cwts. of coals are delivered annually among six poor persons.

TABULAR SUMMARY OF ENDOWED CHARITIES.

NOTE.—The figures showing the expenditure are subject to deductions in respect of out-goings and management expenses.

Charity.	Gross Yearly Income.	Alms- people.	Out- pensioners.	Appren- ticing.	Medical Relief and Nursing.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
						In Money.	In Kind.		
Great Hospital - - - - -	£ s. d. *8,712 0 0	£ s. d. 8,712 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	*After deduction of £226 applied to ecclesiastical purposes.
Municipal (General) Charities:									
Doughty's Hospital - - - - -	826 0 0	826 0 0	—	—	—	—	—	—	
Cooke's Hospital - - - - -	156 0 0	156 0 0	—	—	—	—	—	—	
Pye's Almshouses - - - - -	6 10 0	6 10 0	—	—	—	—	—	—	
Blofield for Poor - - - - -	9 0 0	—	—	—	—	—	—	—	No net income available at present.
Blofield, Briggs and Becker's like for Apprenticing.	87 0 0	—	—	87 0 0	—	—	—	—	3/30ths of the net income of an estate let at £90 a year will also be available for the purposes of the Charities.
Charity Loans - - - - -	78 0 0	—	—	—	—	—	—	78 0 0 (loans)	Also £2,350 capital outstanding on loans.
Rudd and others - - - - -	48 4 6	—	—	—	—	—	48 4 6	—	
Linsey - - - - -	15 0 0	—	—	—	—	—	15 0 0	—	
Anguish's Boys' Charity - - - - -	1,212 0 0	—	—	50 0 0	—	—	—	*1,162 0 0	*Maintenance grants for boys attending various schools and being the sons of poor parents.
Anguish's Girls' Hospital - - - - -	1,300 0 0	—	—	—	—	—	—	1,300 0 0	For Girls' Hospital School.
Small Church Charities:—									
Payne - - - - -	—	—	—	—	—	—	—	—	
Salter - - - - -	—	—	—	—	—	—	—	—	
Seaman - - - - -	82 9 8	—	—	82 9 8	—	—	—	—	
Vere - - - - -	—	—	—	—	—	—	—	—	
Pendleton - - - - -	—	—	—	—	—	—	—	—	
Pendleton for Poor Widows of Cly - - - - -	8 0 0	—	—	—	—	8 0 0	—	—	
Anguish - - - - -	1 3 4	—	—	—	—	1 3 4	—	—	For apprenticing-accumulated.
Elm - - - - -	15 18 4	—	—	—	—	—	—	—	Income at present being

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Roberson	-	-	-	-	-	97 0 0	-	-	67 0 0	-	30 0 0	-	-	-	No part of the income, which amounts to £6 3s. a year, is at present given to the poor of Norwich.
Baker	-	-	-	-	-	30 0 0	-	-	-	-	30 0 0	-	-	-	
Fawcett	-	-	-	-	-	10 10 0	-	-	-	0 10 0	10 0 0	-	-	-	
Blotfeld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Norwich French Church	-	-	-	-	47 10 0	95 0 0	47 10 0	-	47 10 0	-	-	-	-	-	*Part given in money; also loan fund of £143 3s. 6d.
St. Mary's Baptist Chapel	-	-	-	-	-	45 18 11	-	45 18 11	-	-	-	-	-	-	
Independent Congregation	-	-	-	-	-	56 0 0	-	-	-	-	8 0 0	*48 0 0	-	-	*Part given in kind.
Presbyterian Congregation	-	-	-	-	-	64 6 6	-	-	-	-	*64 6 6	-	-	-	
Lougher	-	-	-	-	-	43 15 6	-	-	43 15 6	-	-	-	-	-	Assisting discharged prisoners.
Norfolk and Norwich Prison Charities	-	-	-	-	-	55 2 0	-	-	-	-	-	-	55 2 0	-	
Town Close Estate	-	-	-	-	150 0 0	400 0 0	150 0 0	250 0 0	-	-	-	-	-	-	At present £8 a year only is expended on the poor. Application for Scheme invited.
Dutch Church	-	-	-	-	-	76 10 0 (about)	-	8 0 0	-	-	-	-	-	-	
Hussey's Prison Charity	-	-	-	-	-	7 16 8	-	-	-	7 16 8	-	-	-	-	*At present most of the income is absorbed by outgoings, and not more than £3 or £4 are given to the poor.
St. Clement's Baptist Chapel	-	-	-	-	-	3 15 0	-	-	-	-	3 15 0	-	-	-	
Countess of Huntingdon's Tabernacle	-	-	-	-	-	69 15 0	-	-	-	-	1 5 0	*68 10 0	-	-	For support of Blind Institution.
Asylum and School for the Indigent Blind	-	-	-	-	-	135 8 4	-	-	-	-	-	-	135 8 4	-	
Sick Poor Society	-	-	-	-	-	25 2 8	-	-	-	-	-	25 2 8	-	-	For support of a Rescue Home for Girls.
Norfolk and Norwich Magdalen	-	-	-	-	-	12 5 8	-	-	-	-	-	-	12 5 8	-	
Manning	-	-	-	-	-	7 6 4	-	-	-	-	-	7 6 4	-	-	For support of a Rescue Home for Girls.
Wesleyan Methodist Chapel	-	-	-	-	-	8 0 0	-	-	-	-	8 0 0	-	-	-	
Total	-	-	-	-	-	13,788 18 5	9,898 0 0	303 18 11	377 15 2	7 16 8	164 9 10	212 13 6	2,742 16 0	-	
Parishes :															
All Saints	-	-	-	-	-	8 4 8	-	-	-	-	-	8 4 8	-	-	
St. Andrew	-	-	-	-	-	73 18 4	67 8 4	6 10 0	-	-	-	-	-	-	
St. Augustine	-	-	-	-	-	16 4 3	-	-	5 0 0	-	-	11 4 3	-	-	
St. Benedict	-	-	-	-	-	40 15 0	-	-	3 15 0	-	-	37 0 0	-	-	

TABULAR SUMMARY—continued.

Charity.	Gross Yearly Income.	Alms- people.	Out- pensioners.	Appren- ticing.	Medical Relief and Nursing.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
						In Money.	In Kind.		
St. Clement	£ s. d. 11 5 0	—	—	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 11 5 0	£ s. d. —	
Eaton	4 15 4	—	—	—	—	4 15 4	—	—	
St. Edmund	13 19 10	—	—	—	—	—	13 19 10	—	
St. Etheldred	15 12 3	—	—	—	—	2 10 0	13 2 3	—	
St. George, Colegate	89 0 0	—	—	—	—	—	89 0 0	—	
St. George, Tombland	13 8 4	—	—	—	—	—	*13 8 4	—	*Part given in money and part being accumulated.
St. Giles	96 0 0	—	—	—	—	—	96 0 0	—	
St. Gregory	14 8 0	—	—	—	—	1 0 0	13 8	—	
Heigham, St. Bartholomew	78 2 0	—	—	48 15 0	—	18 2 0	11 5 0	—	
Heigham, Holy Trinity	27 18 0	—	—	—	—	11 5 8	16 12 4	—	
Heigham, St. Philip	16 0 3	—	—	—	—	8 9 3	7 11 0	—	
St. James with Pockthorpe	10 5 2	—	—	—	—	—	10 5 2	—	
St. John, Maddermarket	37 2 0	—	11 18 8	2 0 0	—	—	23 3 4	—	The parish is entitled to receive, in rotation with four other parishes, the yearly sum of £5 for apprenticing, but this sum has not been received for many years.
St. John Sepulchre	277 3 5	110 0 0	—	—	—	9 10 8	157 12 9	—	
St. John, Timberhill	8 6 8	—	—	—	—	—	8 6 8	—	
t. Julian	20 6 4	—	—	—	—	2 12 4	17 14 0	—	
Lakenham	4 13 9	—	—	—	—	—	4 13 9	—	
St. Lawrence	14 5 3	—	—	—	—	—	14 5 3	—	
St. Margaret	11 5 8	—	—	3 15 0	—	—	7 10 8	—	
St. Martin at Oak	20 0 0	—	—	—	—	—	20 0 0	—	Part given in Bibles and a small sum in money.
St. Martin at Palace	35 8 0	—	—	—	—	—	35 8 0	—	
St. Mary, Coslany	101 5 9	—	—	—	33 0 0	—	68 5 9	—	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

St. Michael, Coslany	-	-	4 6 8	-	-	-	-	-	-	4 6 8	-	-
St. Michael at Plea	-	-	10 18 8	-	-	-	-	-	-	10 18 8	-	-
St. Michael at Thorn	-	-	10 6 8	-	-	-	-	-	-	10 6 8	-	-
St. Paul	-	-	17 3 0	-	-	-	-	-	-	17 3 0	-	-
St. Peter, Hungate	-	-	2 5 0	-	-	-	-	-	-	-	-	-
St. Peter, Mancroft	-	-	100 0 8	-	28 14 0	2 6 8	12 12 0	*21 8 0	35 0 0	-	-	-
St. Peter, Parmentergate	-	-	217 5 0	-	-	1 0 0	-	-	137 13 8	*78 11 4	-	-
St. Peter, Southgate	-	-	14 19 8	-	-	-	-	-	14 19 8	-	-	-
St. Saviour	-	-	15 7 4	-	-	-	-	8 4	7 3 4	-	-	-
St. Simon and St. Jude	-	-	12 4 8	-	-	-	-	-	12 4 8	-	-	-
St. Stephen	-	-	38 2 8	-	-	-	-	-	38 2 8	-	-	-
St. Swithin	-	-	228 16 0	-	130 1 0	3 15 0	-	-	12 0 0	-	-	-
Thorpe St. Matthew	-	-	2 10 8	-	-	-	-	-	2 10 8	-	-	-
Trowse, Millgate	-	-	8 0 5	-	-	-	-	-	8 0 5	-	-	-
			1,742 0 4	260 8 4	177 13 8	70 6 8	45 12 0	87 17 3	1,008 8 1	78 11 4		
Totals.												
General Charities	-	-	13,788 18 5	9,898 0 0	303 18 11	377 15 2	7 16 8	164 9 10	212 13 6	2,742 16 0		
Parish Charities	-	-	1,742 0 4	260 8 4	177 13 8	70 6 8	45 12 0	87 17 3	1,008 8 1	78 11 4		
			*15,530 18 9	10,158 8 4	481 12 7	448 1 10	53 8 8	252 7 1	1,221 1 7	2,821 7 4		

*Deduct £94 11s. 4d. income being accumulated or otherwise not available as stated above.

VOLUNTARY CHARITIES.

NORWICH SOCIETY FOR RELIEVING THE SICK POOR.
Founded in 1815.

The benefits of this Society are confined to those who are sick, but not necessarily attended by a doctor. The management is in the hands of a large committee of ladies, each of whom is responsible for a district. Vacancies on the committee are filled up by co-optation.

Help can only be obtained through a member of committee, on the recommendation of a subscriber, who is expected to fill up and sign a form, stating that the person is suitable to receive aid from the Society, and giving particulars as to the age of the head of the family, his or her occupation, the number in family, the nature of the illness, income, and relief from the Poor Law.

A subscriber of £1 1s. receives eight forms of recommendation of the value of 6s. each. In many cases the subscribers do not use the forms themselves, but pass them on to district visitors and others working amongst the poor. Assistance is given at the rate of 1s. a week for not less than six weeks by a member of committee at the sick person's home. If necessary, help may be granted for another six weeks, but after three months further assistance can only be given with the sanction of the committee. Should help have been continued for three months, a period of six months must elapse before the case can be helped again. One of the honorary secretaries stated that she thought about one-third of the cases were given an allowance for twelve weeks. An exception is made in favour of people over eighty years of age, who are given 1s. a week for twenty-four weeks. In the case of consumptives, or others suffering from long illnesses, milk to the value of 10½d. a week is allowed, and sometimes continued for months. Apart from the weekly allowances mentioned above, special help is given in maternity cases, nurses are occasionally paid for, and a certain amount is expended on convalescent aid and surgical appliances. The greater part of the income is, however, expended in grants of 1s. a week.

The income for the year ending December 31st, 1906, was £240 in subscriptions, and £8 in donations. £55 was received in dividends and interest (after deducting £25 from endowments, included under endowed Charities), and £437 from a bazaar. Total income for the year £740.

The expenditure included £701 in cash, £28 on milk, £6 on nurses, £29 on maternity cases, £8 on convalescent aid, and £28 on surgical appliances. The working expenses came to under £9. Total expenditure for the year £818.

During 1906 grants of 1s. a week were given to 1,934 families.

In a large number of cases the assistance is given in supplementation of Poor Law relief. For instance, out of twenty-five cases taken at random, it was found that ten were receiving outdoor relief. A great many cases are those of old people, who are constantly on and off the books of the Society. In fifteen out of twenty-two cases the age of the recipients varied from sixty-one to eighty-three years. The statements on the forms are not verified, and help is only refused in cases of very bad character. A lady who had been a visitor for the Society for three or four years said she had never rejected a case. Poverty rather than character would appear to constitute a claim upon the Society. One witness said he knew that it was the practice of one of the visitors to relieve cases which had been brought to her notice, though she was well aware that they were unsatisfactory. She considered it was her duty to do so.

No attempt is made to co-operate with other societies in the weekly allowance cases, and there is a great deal of overlapping.

The following are instances of cases assisted by the Society:—

No. 192. Couple, aged eighty-nine and eighty-seven respectively. Man formerly a weaver, and woman a card cutter. Both said to have done no work for twenty years, and to have lived on savings till six years ago, when they were given outdoor relief, which now amounts to 6s. 6d. a week. Rent of cottage 1s. 8d. a week. Home reported to be very poor and dirty.

Character said to be good. 1s. a week for two months given by the society to the wife.

No. 194. Widow, aged seventy-five, used to do washing. Pays 2s. 3d. a week rent for three-roomed cottage, and has 3s. 6d. a week outdoor relief. A widowed daughter and her son, a labourer, aged twenty-three, who was out of work, live with her. Daughter said to earn 6s. a week. Character stated to be satisfactory. The Society gave 1s. a week for a month.

No. 195. Couple, aged sixty-four and fifty-eight respectively. Husband is consumptive, and is said to have been unable to follow his occupation of labourer for two years. Wife more or less a cripple. Supported by married daughter, a dressmaker, and her husband, a carter, whose joint earnings are said to be 25s. a week. A single son in the Army, does not help. Rent of cottage, clean and comfortably furnished, 4s. 6d. a week. 1s. a week for six weeks given by the Society.

In all these cases the help given was of the nature of a dole, which, in the two first went in aid of the rates. Assuming that the last case is one that should be assisted, it seems rather aimless to give help just for a few weeks.

NORWICH DISTRICT VISITING SOCIETY.

Founded in 1826.

The objects of this Society are stated to be:—

- (1) The relief of the deserving and necessitous poor.
- (2) The encouragement of provident habits; weekly deposits being received from the poor in various parishes, to be returned with premiums, and by the purchase of blankets.
- (3) The discouragement of mendicancy.

The Society is managed by a General Committee appointed at the annual meeting, and by an Executive Committee appointed by the General Committee.

For the purpose of local committees, the several parishes are grouped together into sixteen districts, but where any district is found to be too large, it is subdivided. At the present time there are twenty-five districts which are all represented on the General Committee.

By the rules of the Society, the local committees are to be appointed each year, and are to consist of the clergyman of each parish comprised in the district, a Churchman to be nominated by him, and an equal number of Nonconformists for each parish, to be nominated by the General Committee.

The committees are instructed to put themselves into communication with the Guardians of the Poor, officers of other provident societies, city missionaries, district visitors, scripture readers, and others in the districts, but they are not to interfere with any existing arrangements which may be in force.

All assistance apart from a sum of about £20 a year paid to the Charity Organisation Society for special cases is given through the local committees in small sums in cash, or in sixpenny tickets for food or fuel. As a rule, not more than 1s. or two tickets a week would be given to one family, and for not longer than three weeks. No form of application is used. The receipt of Poor Law relief is not regarded as a disqualification.

The tickets, which are made out to bearer (no name being filled in) and undated, can be presented at any shop in the town.

The sum collected by thirty-seven provident visitors in the course of 1906 from 2,945 depositors was £2,902, the whole of which was paid back plus a bonus of 5d. for the first pound deposited, amounting to £42. Depositors must withdraw all their money by the end of the year, but any sums withdrawn before December are not credited with a bonus.

The payments for blankets in sums of not less than 3d. a week for 1906 came to £706 16s., the number of blankets supplied being 2,356. Each person pays 6s. for a blanket. The Society gives no bonus, but by buying in large quantities is able to supply a blanket for 6s. which is worth 7s. 6d.

No action is taken in regard to the suppression of mendicancy.

The subscriptions for the year ending December 31st, 1906, were £182, and donations £7. A sum of £100 was received from the Mayor's Unemployed Fund and

£140 from the Mayor's Fund for special distribution. The total income, including bank interest, £27, was £456.

The payments amounted to £41 in cash and £259 in tickets, £15 was given to the Charity Organisation Society for cases. The total expenditure came to £376.

The value of the tickets outstanding in the hands of the tradespeople is at times considerable, and at the end of 1906 amounted to £166. This was more than covered by the balance in hand.

The organisation of this Society is excellent on paper, but there is overwhelming evidence that the majority of the local committees rarely, if ever, meet, and its methods of distribution cannot be regarded as satisfactory.

One witness, himself a member of a local committee, stated that he knew of a committee which met once a year, when three people were present; of another committee which had not met for years, of which most of the members had died; of another case in which the committee a year ago consisted of one member, and he had left the parish.

As regards the tickets, there is nothing to prevent these from being passed on from hand to hand, or from being sold. Another witness, also a member of one of the local committees, said he had proved that the tickets were sold for drink, and he added that some years ago they were even taken in payment at the theatres.

Other witnesses also referred to the sale of the tickets.

Apparently a good many of the subscribers approve of the plan of giving small doles, as one of the honorary secretaries, in reply to a question, said that if help were concentrated upon selected cases, subscriptions would fall off.

At the last annual meeting several references were made to the necessity for alteration in the Society's system of working, and more than one speaker urged the advisability of the amalgamation of this with other societies.

ASYLUM AND SCHOOL FOR THE INDIGENT BLIND.

Founded in 1805.

This institution, which is certified by the Local Government Board, is open as a Technical School for a term not exceeding five years (unless with special permission of the committee) to persons over 16 years of age; and as an Asylum to persons of the age of 55 years and upwards. Both sexes are admitted.

A contribution towards maintenance is required. The payment to be made by Boards of Guardians in the case of both classes of beneficiaries is £23 8s. a year. The same amount is required where the payment is made by private persons, except in special cases approved by the committee.

While a preference is given to applicants resident in Norwich or Norfolk, persons are admitted from all parts of the country.

The management is in the hands of a General Board, and a committee appointed annually by them.

Admission to the institution rests with the committee, who require a form of application to be filled in and a written recommendation from a subscriber. In the large majority of cases the payments for maintenance are provided by Boards of Guardians.

The occupation taught in the Technical School include knitting, the making of baskets, mats, matting, rugs, chairs, tables and chair caning. Much difficulty is experienced in disposing of the goods, and there is a large stock on hand, especially of baskets, which tends to increase.

The great problem is to find ways of starting the pupils in life when they leave. Some make their home with friends, those living in Norwich being allowed if they choose to work for the institution, others being unable to maintain themselves go into the workhouse and some drift about the country, their position having been but little if at all improved. The average earnings of the out-workers is about 6s. a week, which in some cases is supplemented with out-relief from the Guardians. There is considerable reluctance on the part of the blind to go into the Asylum, as they are able to earn in Norwich, at any rate, as much as 18s. a week by begging.

The numbers on the books at the close of 1906 were:—Technical School: Males 20, females 13. Asylum: Males 4, females 10. Non-resident journeymen 9. Total, 56. Of these 47 inmates 10 came from Norwich.

The number for which the institution is certified is 70.

For the year ending December 31, 1906, the subscriptions were £259, donations £95, legacies £632, dividends, interest and rents £485 (after deducting £135 from endowments included under Endowed Charities), inmates' payments £782, incidental receipts (including £52 inmates' holiday expenses repaid) £132, and sales of manufactured goods £559. Total, £2,949.

The total expenditure, including £837 on the manufacture of goods, was £2,830.

BENEVOLENT ASSOCIATION FOR THE RELIEF OF DECAYED TRADESMEN, THEIR WIDOWS AND ORPHANS, OF THE CITY OF NORWICH.

Founded in 1790.

The recipients of help from this Charity must be reduced to necessitous circumstances and never have received parochial relief in or out of the workhouse.

Its affairs are managed by a committee appointed at the annual meeting.

Grants of from £5 to £8 and occasionally £10 are made every 15 months, the same people being helped time after time. Help is not given, as a rule, to persons under 50 years of age. A form of application has to be filled in for each grant, and a good deal of trouble is taken to find out the circumstances of the applicants. The money is generally given in one sum, and the aim of the committee is to supplement income from other sources.

The position of the Association has improved considerably in the course of the last 20 years.

During 1906 subscriptions amounted to £150, dividends to £200, and £6 was derived from other sources; total, £356.

Grants to the amount of £352 were made in 60 cases, while the working expenses were £4.

ROYAL NORFOLK VETERANS' ASSOCIATION.

Founded in 1898.

The objects of this Association are stated to be to band together in goodwill and sympathy all discharged soldiers, sailors and marines living in Norfolk who are in possession of medals for active service, or long service and good conduct, or who have served not less than 14 years in His Majesty's Service.

The Association is managed by a committee elected at the annual meeting.

The subscription of benefit members is fixed at not less than 4s. a year, and of honorary members at not less than 5s. a year.

Assistance takes the form of grants, pensions of £1 a year, and the payment of funeral expenses. There are also club rooms for social and recreative purposes.

For the year ending 31 December, 1906, the members' subscriptions amounted to £30, and donations and honorary members' subscriptions to £48. The total receipts, including £7 interest on investments, came to £91.

The payments were: grants £4 10s., pensions £11, funeral expenses £18, other expenses £70; total, £103 10s.

Members of committee undertake to investigate cases of need.

The number of members on 31 May, 1907, was 263. With one exception all the people helped in 1906 were living in Norwich.

The Association undertakes to bury all soldiers or sailors who die in the Norwich Workhouse, and the chairman stated that 70 men had been buried, whose funeral expenses would otherwise have been a charge upon the rates.

NORFOLK PATRIOTIC ASSOCIATION.

Founded in 1897.

This Association undertakes to assist the widows, children and dependants of officers and men of the naval and military forces of the Crown.

Members of the Association, which is managed by a committee, pay a subscription of 10s. a year.

The Association, though independent of the Royal Patriotic Fund, draws most of its funds for the relief of cases from that Fund.

The annual subscriptions for office expenses for the year ending September 30th, 1906, were £30, and the amount received from Military Charities for cases of distress was £119; total, £149.

The majority of the cases relieved come from Norwich.

INCORPORATED SOLDIERS' AND SAILORS' HELP SOCIETY.

This is a branch of the Society in London which has for its object the assistance of soldiers and sailors on their discharge from the army and navy in obtaining employment or in other ways.

There is no local committee, an official termed a district head being responsible for the affairs of the Society.

Apart from a sum of about £20, raised during 1906 from Military Charities for special cases of distress, the operations of the Society were confined to helping with trifling amounts soldiers who were passing through Norwich. About £2 was so expended. It is now the practice to pay for a night's lodging and not to give these men money.

NORWICH COAL SOCIETY.

Founded in 1842.

The object of this Society is to enable the poor to purchase coals in small quantities at wholesale prices. A subscriber of 5s. a year is given four tickets, and a poor person can only obtain coals through the Society on production of a ticket. Each ticket entitles the holder to purchase half a ton of coals at a price fixed by the Society. The price for 1907 is 1s. per cwt. No person is allowed to purchase more than 10 cwt. The payments are made by instalments of not less than 3d. between the months of June and October. The delivery of coal starts in November and goes on to the end of March. The Society buys the coals by contract in the summer when prices are low, and so is enabled to supply them to the poor in the winter at considerably below the prevailing retail price.

In the Report for 1906 it is stated that 582 tons of coal were sold, the number of tickets used being 1,263, which gave an average of rather over 9 cwt. to each family. The tickets are given away through the clergy, district visitors, city missionaries, and others. There is no restriction as to the earnings of those who may make use of the Society, but it is thought that in the main the tickets go to poor people.

The income in 1906 was: subscriptions and donations £115, payments for coal by the poor £468, interest £5: making a total of £588. The payments were: purchase of coals £448, and working expenses (including wages and portage of coals £52) £147.

NORWICH SOUP SOCIETY.

Founded about 1857.

This Society, which is managed by practically the same committee as the Coal Society and has the same superintendent, supplies soup to the poor between the months of September and March. Subscribers of 10s. to 40s. receive 10 tickets each fortnight. The tickets are for four quarts of soup, and can be used twice. A payment of one halfpenny has to be made for each quart.

The tickets are given away in the same manner as those for coal, and are largely used by the All Hallows' sisters, who work in several of the parishes. It is stated that the same families come to the kitchen year after year. During the winter of 1905-6 the kitchen was open 47 days, and 32,132 quarts of soup were distributed.

In the report for 1906 the subscriptions and donations amounted to £151, payments for soup £67, rent £15, and interest £2; total, £235.

The total payments came to £297.

NORWICH BEDDING SOCIETY.

Founded about 1870.

The management of this Society is in the same hands as the Coal and Soup Societies. Its object is to supply the poor with bedding at wholesale prices. For instance, 5s. 9d. is charged for a single blanket the retail price of which would be 6s. 9d. The payments are made by instalments of not less than 3d. Any responsible worker among the poor, not necessarily a subscriber, can apply for clothing tickets. During 1905 129 bed-fillings, 93 blankets, 93 sheets, 50 counterpanes, and one pair of pillows were supplied. The Society is not well supported, and no report has been issued for 1906. The subscriptions and donations for that year were £67, and the payments by the poor £97.

DISTRICT NURSING ASSOCIATION.

Affiliated to Queen Victoria's Jubilee Institute.)

Founded in 1902.

This Association is a branch of the Norfolk and Norwich Staff of Nurses. The Staff of Nurses, which

charges fees of from £1 11s. 6d. to £2 2s. a week, was in the habit of also nursing a certain number of cases free, but since the formation of the District Nursing Association it has gradually ceased to do this. Now, though it makes a reduction of fees in some special cases, it no longer nurses the poor, which was part of the original scheme, but makes a grant instead to the Nursing Association.

The object of the Association is to nurse the sick poor in their own homes.

The fees asked are as follows:—

From the poor, a subscription of 1s. or 2s. per annum.

From artisans, a subscription of 2s. 6d. per annum.

The management is in the hands of a General Committee and an Executive Committee, which meets monthly.

No relief is given by the nurses, cases of distress being referred to the clergy.

At the time of our visit (July, 1907) the staff consisted of a superintendent and five nurses, who were fully employed.

The Board of Guardians contribute £10 a year to the funds, and a report is sent every two months to them of the Poor Law cases dealt with. These numbered 99 last year.

During the year ending April 30th, 1906, the number of fresh applications was 284, which, with 47 already on the books, made a total of 331.

For the same period the subscriptions and donations were £108; collection at meeting and rummage sale, £22; patients' subscriptions and donations, £31; grant from Norfolk and Norwich Staff of Nurses, £300; special payment for services of nurse in a parish, £45; payments for probationers, £48; and sundry other receipts, £9; total, £563.

The payments were £549.

NORWICH MATERNITY CHARITY.

Founded in 1832.

The object of this Charity is to provide skilful midwives and medical attendants for delivering poor married women at their own homes, also linen and such other necessities as the committee may determine upon. It is stated in the rules that no woman is to be admitted to receive the benefit of the Charity who has not one living child. Also applicants whose husbands' weekly wages exceed one pound are ineligible unless in the opinion of the subscribers special circumstances shall entitle them to a recommendation.

A deposit of 1s. is made for use of linen, from which 3d. is deducted for the tram fares of the midwife.

The Charity is managed by a committee appointed at the annual meeting.

The midwives live together in a house rented by the committee.

A subscription of £1 1s. carries with it three "letters" of recommendation, which the subscriber is asked to fill up and give particulars of the applicant's age, the number of children, the husband's employment, his wages, and whether relief is being given by the Board of Guardians or not. No inquiry is made, however, as to the truth of the statements, and it is stated that in about half the cases the subscribers pass on their "letters" to the clergy and others.

The rule as to the wage limit of the husband is not strictly adhered to, and we were informed that the Charity is made use of by people who could make their own arrangements. It is also the case that a good many women are helped whose husbands are, as has been graphically described, "wasters."

In 1899 a Provident Maternity Club was started in connection with the Charity, as Norwich was then badly off for certificated midwives, and it was felt that many women who received free recommendations could pay for a midwife.

The advantages of the Club are open to those who can produce their marriage certificates and have had one child.

Each member must pay before her confinement, either in one sum or by weekly instalments, 5s. 6d., which entitles her to—

- (1) The free attendance of a certificated midwife.
- (2) An order for a small quantity of coal and milk.
- (3) The use of a bag of linen upon paying a deposit of 6d., which is given back if the bag is returned clean and in good order within one month after the date of confinement.

If the midwife considers the attendance of a medical man necessary, this is provided by the Club in co-operation with the Maternity Charity.

The wage limit of the members' husbands is fixed at 25s. a week, but it is stated by the Honorary Secretary that very few of the husbands earn more than 18s. a week.

The order for coal and milk is supplied through the Club by the Sick Poor Society, and a list of the recipients is sent to the Sick Poor Society to prevent overlapping.

The ordinary charge for a midwife in Norwich is 7s. 6d., so that those who join the Club gain considerably, as besides the loan of a bag of linen they have the services of a doctor if necessary.

The Club is not self-supporting, but so far has been a source of revenue to the Charity which receives the members' fees, while the staff of midwives has not had to be increased.

The number of women who were attended on Provident Club tickets during 1906 was 105, against 18 in 1902.

The number attended on ordinary recommendations was 518, making a total of 623.

The subscriptions for the year ending December 31st, 1906, were £188; donations, £11; grant from Hospital Sunday Fund, £58; dividends and interest, £87; church collections, £5; tram fares, £6; and payments from Provident Club, £29; total, £384.

In the subscriptions is included one of £5 5s. from the Board of Guardians.

The payments were £413.

NORWICH INVALID CHILDREN'S AID ASSOCIATION.

Founded in 1906.

The object of this Association is the supervision and assistance of invalid and cripple children. Its aim is to work as far as possible through existing organisations and to bring them into closer co-operation. The work is carried on by visitors, who take charge of one or more cases and report to the Honorary Secretary if there is need for nourishment, surgical instruments, hospital or convalescent treatment, teaching or training. The visitors are not allowed to give help on their own responsibility.

The management of the Association is in the hands of a committee. The Association was only formed in December, and no Report or statement of accounts has yet been issued.

ALL HALLOWS' MISSION.

16, Colegate Street, Norwich.

Founded in 1872.

The Mission is a branch of the All Hallows' Community at Ditchingham, Norfolk. The Sisters, who number as a rule ten, and a nurse, work in seven parishes under the direction of the clergy. They also maintain a crèche, which is open to children from any part of Norwich, but the greater number come from the parishes of St. James, with Pockthorpe, and St. Edmund. Children are admitted from the age of one month to three years, and the number varies from about 20 to 35 a day. They can remain from 8 a.m. to 7 p.m. on payment of 2d. a day, which covers cost of food. Some free cases are taken, but they did not number more than ten during 1906. Children are only received if the mother is at work, and for the most part they are the children of mothers with large families. Regard is said to be paid to the character of the women who send their children. If the father was a drunkard the children would not be refused admittance, but the case would probably be referred to the National Society for the Prevention of Cruelty to Children. The crèche is in charge of two women, and a Sister is constantly in and out. The room when visited was bright and airy, and the children seemed to be well cared for. There is no inspection by the local authority.

A considerable amount of relief is distributed by the Sisters on their own responsibility in the parishes in which they work from funds raised by themselves. Convalescent "letters" are given to people in other parishes if they are recommended by the clergy. Broken food is collected from the hotels and private houses and given to people in the evening who have been visited during the day. The number so helped varies from about 10 a day in the summer to

30 in the winter. A certain number of women are employed from time to time in making workmen's shirts, for which they are paid at the rate of 12s. a dozen. In one way and another the Mission is a centre from which a great deal of help is granted.

The general income for the year ending December, 1905, included subscriptions £57, donations £265, church collections, concerts, sale of work, etc., £222, making a total of £544. The receipts for the crèche, including payments for children £43, amounted to £85. The receipts under the two heads were thus £629.

During the same year £108 was spent on assistance to cases of distress, £85 on the crèche and £450 on the up-keep of the Mission, making a total of £643.

THE ST. GEORGE'S HOME FOR WORKING GIRLS.

Founded in 1891.

This Home is a branch of the work undertaken by the Norfolk and Norwich Ladies' Association for the Care of Girls.

There is room for 30 girls. The average number of inmates is 26, and the average length of stay five to seven years.

The majority of the girls are those with unsatisfactory homes, some have no homes and others have come from the country. For the most part the girls are employed in the boot and shoe factories.

The average age is 18 to 25 years. Those under 16 are trained for service.

The weekly payment for board is 3s. 6d., and for lodging 1s. 3d. Washing is extra. For this payment three good meals and a comfortably furnished cubicle are provided.

There is a Factory Girls' Club in connection with the Home, to which the matron and the assistant devote a good deal of their time.

During 1906 the subscriptions were £170, donations £51, payments for lodging £79, payments for board £227, other receipts £19, total £546.

The payments for the year came to £535.

It is stated that it is impossible to make the Home self-supporting on account of the low wages—5s. to 10s. a week—earned by the girls. On the other hand, it cannot be regarded as satisfactory that able-bodied young women should be dependent upon charity to so large an extent, and so long as this is so it is not likely that their wages will be increased.

THE ORPHANS' HOME.

Founded about 1857.

The object of this Home, which is certified by the Local Government Board, is to provide for destitute girls, and to educate and train them to become useful members of society, chiefly as domestic servants. A form of application is used. Children from any part of the country at any age beyond infancy are admitted. The Home is certified for 22 children, and the average number of inmates during 1906 was 15. Those who send children are asked to pay towards their support. The age of the children on admission varies from 1½ to 14 years.

The management is in the hands of a committee who co-opt members as required.

A large number of the children is sent by Boards of Guardians. Out of 21 children in the Home in July, 1907, 15 had been so sent.

Till three years ago the Norwich Board of Guardians only paid 2s. 6d. a week. Now, however, the usual payment is 6s., though there are some cases in which they pay 3s. or 4s. Several other Boards of Guardians pay 2s. 6d. or 3s. a week.

At the request of the Norwich Board of Guardians the Committee recently agreed to take illegitimate children, and at the time of our visit there were six of these children in the Home. Of these, four had been sent by the Board, two having been adopted by them, and two having lost their mother. As regards the remaining cases, in one the mother had married and the child was admitted at the request of a city missionary on account of the bad character of the grandmother in whose charge it was left; in the other, the mother had died and the grandmother could no longer look after the child.

Of late years it has been found rather difficult to fill the Home, but the policy of filling it with illegitimate children is open to serious question. It would

seem to be very inadvisable to admit a child such as that mentioned above whose mother married. In the case of children sent by the Guardians there is less danger, as no doubt full inquiry is made.

As will be seen, the Home is to a great extent an institution to which Boards of Guardians send children, in some cases at a much cheaper rate than they can be maintained in Homes under their own management, and it is obvious that the funds of the Home are being used largely in aid of the rates. The weekly cost of maintaining a child in the Home for Girls belonging to the Guardians in Norwich was 6s. 9½d., for the year ending Lady Day, 1907.

For the year ending December 31st, 1906, the subscriptions and donations were £144, payments from Boards of Guardians and others £169, dividends, etc., £5, and legacy £22, total £340.

The payments were £336.

CHURCH ARMY LABOUR HOME.

Founded in 1905.

The object of this Home, in which there is room for 25 inmates, is to give a fresh start in life to single men under 45 years of age. It is stated that "there is no bar to the admission of anyone seeking the shelter of the Home beyond his unwillingness to work or to conform to the rules." A form of application has to be filled up for each case. The management of the Home is in the hands of a committee.

During the nine months ending September 30th, 1906 (the period covered by the last report) 33 men were admitted to the Home, making, with 17 in the Home on January 1st, a total of 50 dealt with.

These were distributed as under:—

Left to find work	-	-	-	-	-	10
Emigrated	-	-	-	-	-	2
Obtained situations	-	-	-	-	-	11
Joined Militia	-	-	-	-	-	2
Restored to friends	-	-	-	-	-	2
Left without assigning reasons	-	-	-	-	-	8
Discharged as having over-stayed	-	-	-	-	-	3
Went away ill	-	-	-	-	-	2
Remaining in Home on September 30th	-	-	-	-	-	10
						50

The men are chiefly employed in wood chopping. It is stated that the price of the wood is fixed with the object of not under-selling the trade. Each man is said to be credited with wages by piece-work at the regular market value of his services. Out of his earnings he is charged 6s. a week for board and lodging. One shilling a week is given him for pocket-money, and the remainder is banked to be paid to him on leaving. The ordinary period for a man to be allowed to remain is four months. Of those who are found situations it is said that a good many do not retain them, but drift away after a time.

Besides the ordinary work of the inmates, 589 days' work at wood chopping was found for 98 able-bodied men, mostly fathers of families, resident in Norwich. The person recommending a man is asked to guarantee 1s. a day. The amount earned by the men is stated to be at least 2s. 6d. a day on the average. It will be seen that each man on the average had six days' work.

For the nine months ending September 30th, 1906, the total cost of wages, maintenance of inmates, cost of materials, and working expenses was £978.

The proceeds of work done, sales of wood, and receipts for board and lodging of inmates came to £718, leaving a deficit of £260. Towards this £49 was received in local contributions, the balance (£211) being provided by headquarters.

NORFOLK AND NORWICH DISCHARGED PRISONERS' AID SOCIETY.

Founded in 1881.

The purpose for which this Society exists is to assist persons resident in the County of Norfolk or the City of Norwich who have been discharged from local and convict prisons, or who have been in the custody of the police and charged before a magistrate, whether they are convicted or not, to lead an honest and industrious life. The management is in the hands of a committee, one quarter of which retires each year.

Notices are put up in the cells to the effect that application can be made to the Society through the Governor or Chaplain of the prison. In each case a form of application is filled in and signed by the Governor. The agent of the Society then makes inquiry, and brings the case before the monthly meeting of the committee, or, if there is not time to do this, he consults one or more members of the committee as to what should be done.

During 1906, 1,604 prisoners were discharged from Norwich prison, and 148 applied to the Society. Of these 111 were given help out of the funds of the Society, 11 were helped privately, 6 declined the assistance offered, and 20 were refused assistance. Of those assisted, 33 were supplied with boots and clothing, 22 had their railway fares paid, 22 were given food and lodging, 17 were given a hawker's licence and stock, and 8 were sent to Homes. Out of the 42 cases in which reports were received it was stated that 18 were doing well. It sometimes happens that the same cases are helped on two or three different occasions. In some cases the Church Army Labour Home is made use of.

The receipts for 1906 were: subscriptions and donations £45, and dividends £24, total £69, apart from a grant of £60 from the Norfolk and Norwich Prison Charities, for which see "Endowed Charities."

The expenditure was £42 on assistance of cases, and £49 agent's salary, etc. The Society also distributed £61 Government gratuities to prisoners.

NORFOLK AND NORWICH POLICE COURT MISSION.

Founded in 1889.

This Mission has for its objects:—The reclamation of the fallen (both male and female), especial attention being paid to first offenders.

The prevention of crime by extending a helping hand to those who are in danger of drifting.

The co-operation with existing agencies to check indiscriminate charity, and assist to suitable situations persons in need of employment.

The management is in the hands of a committee elected at the annual meeting. The work of the Mission, which is social rather than definitely religious, is not confined to police court cases; indeed, it is stated that about three-quarters of the cases have no connection with the police court, but are referred to the missionary by charitable ladies, the clergy, and other workers among the poor. By far the greater number of cases come from Norwich itself.

In the report for 1906 the following statement is given of work done.—

Persons provided with food, clothing, and lodging	-	-	-	-	-	185
Girls placed in institutions	-	-	-	-	-	35
Men and lads placed in institutions	-	-	-	-	-	41
Girls placed in service	-	-	-	-	-	23
Men and lads placed in situations	-	-	-	-	-	34
Young children placed in orphanages	-	-	-	-	-	8
Placed in inebriates home	-	-	-	-	-	2
Desertion cases dealt with	-	-	-	-	-	115
Maternity cases dealt with	-	-	-	-	-	44
Boys and girls restored to parents	-	-	-	-	-	29

In addition to the above 41 visits were paid to work-houses and 331 to the police court and cells.

The receipts for the year ending December 31st, 1906, were: subscriptions, £249; donations, £110; proceeds of matinee, sale of work, etc., £159; total, £518.

The expenditure was £267 on assistance of cases and £245 on salaries, rent, etc., total £512.

THE NORFOLK AND NORWICH MAGDALEN HOME.

Founded in 1827.

This Home used to be for fallen and troublesome girls, but some three years ago the committee decided to cease taking those who had fallen, as it was not thought desirable that the two classes should associate. The girls now are admitted either because (a) of their bad surroundings, or (b) they have not done well in service.

There is a committee of management, but the selection of cases virtually rests with one of the honorary secretaries and another lady. A form of application is not used, but the person recommending a case is expected to give full information regarding it. An entrance fee of £1 1s. is charged as a rule, but an excep-

tion is made in an urgent case, in which there is no one who could pay.

The Home will accommodate eleven girls, and at the time of our visit (July, 1907), there were eight in it. The age of admission is from fourteen to twenty. The usual length of stay is one year, but in some cases this is extended to two years. There is a laundry, in which the girls are employed in doing washing for outside, and they also do the needlework required by the Home.

During 1906 six girls were admitted, and ten remained in the Home at the end of the year. Three were sent to service, one returned to her friends, one left without leave, and one died.

The accounts show that for the year ending December 31st, 1906, £137 was received in subscriptions, £37 in donations and entrance fees, £64 for washing, and £7 from other sources; total £245 (apart from £12 in dividends, for which see "Endowed Charities"). The payments were £296.

ST. AUGUSTINE'S HOME FOR GIRLS AND YOUNG WOMEN.

Founded in 1884.

This Home is one of the branches of work supported by the Norfolk and Norwich Ladies' Association for the Care of Girls. There is a committee which meets quarterly, but the actual management of the Home is in the hands of Sisters belonging to the All Hallows Community at Ditchingham. The object of the Home is to afford temporary shelter to (a) fallen girls, (b) girls sent from prison or the police court, and (c) girls in danger of going wrong, and to pass them on to suitable institutions.

There is accommodation for thirteen girls, and the Home was full at the time of our visit. Girls from Norwich, and those who apply of their own accord, are taken free; in all other cases £1 ls. has to be paid on admission. In those cases in which parents bring their children to the Home, no payment is asked for, and in only three instances in the past eight years have payments been offered by parents.

The majority of the inmates are between the ages of fifteen and twenty-three. Sometimes girls are taken as young as twelve, and occasionally women as old as thirty-five are admitted.

The average length of stay is three months. During 1906 eighty-one girls were admitted, a good many coming from outside Norfolk. Of these, three refused to remain, fifty were passed on to other Homes, seven were removed by relations, three were dismissed for bad conduct, three left on account of ill-health, and the rest were still in the Home. The girls are employed in a laundry, and in doing needlework, and there appears to be no difficulty in securing orders.

For the year ending December 31st, 1906, the subscriptions were £76, donations £72, payments for inmates £36, earnings by washing and needlework £89, sales of work, interest, etc., £33; total, £306.

The expenditure was £310.

MISSION SHELTER FOR GIRLS.

Founded in 1901.

This Shelter is managed by a sub-committee of the Norwich City Mission.

The object of the committee is (1) to rescue young women from bad surroundings, and (2) to give a fresh start to those who have fallen.

A rescue worker is employed, who visits the workhouse and other places where she is likely to meet with cases.

The committee meet once a month, when the matron and rescue worker report as to cases dealt with.

There is only accommodation for three girls. As a rule they do not remain in the Shelter for longer than two or three weeks, while steps are being taken to provide them with situations, and if they are mothers, to board out their children. In the case of children boarded out, the mothers have to pay the cost out of their wages.

The Shelter is made considerable use of by the Norwich Poor Law Girls' Aid Association, the rescue worker being on the committee of the Association. In one or two cases in which the expenses (£5) have been paid by friends or relations, girls have come to the Shelter to be confined.

During 1906 seventeen new cases and nine old cases passed through the Shelter. Of these fourteen were

placed in service, six were sent to their friends, and six were sent to workhouses or Homes. In addition, seven girls in service, who had no homes they could go to, spent their holiday at the Shelter.

The expenses for the year ending December 31st, 1906, were £93, towards which £12 was received for board and lodging, etc., the Norwich City Mission providing the balance.

THE NORWICH POOR LAW GIRLS' AID ASSOCIATION.

Founded in 1898.

This Association, which is managed by a committee, undertakes to assist girls who have been confined in the workhouse, and those who have drifted into the workhouse through other causes. About thirty cases a year are dealt with. Help is rendered in trying to obtain affiliation orders, finding situations for the girls, and securing foster-mothers to look after the children. In some cases the payments for children boarded out are advanced till the mothers receive their wages.

The last report issued is for the year ending December 31st, 1904. The receipts were £23, which included £6 11s. repayments by mothers. The expenditure including £7 advanced for children boarded out came to £32.

CHURCH AND CHAPEL CHARITIES.

With a view to ascertaining the extent of the assistance given by the churches and chapels apart from that derived from endowments (for particulars of which see page 93), we made inquiries of the ministers of all denominations as to (1) the income of their Sick and Poor Funds for the year ending December 31st, 1906; (2) the manner in which the funds were administered; (3) whether they supported a nurse for the poor; and (4) whether they had coal and clothing clubs, and the bonuses given.

There are forty ecclesiastical districts in Norwich, several of which comprise more than one parish, and about the same number of places of worship of other denominations.

Information has been obtained in regard to thirty-eight of the ecclesiastical districts, and twenty of the more important Nonconformist and other churches.

In the case of the Church of England, the sum received for the sick and poor, including the amount of the bonuses given through the Clothing and other Clubs, and the salary of a Nurse in four parishes, came to £960 for the year. The sum of £95 was also devoted to the sick and needy from the Cathedral offertory and collection accounts.

The total for all other denominations was £258.

Of the 30 districts in which there are Sick and Poor Funds, the administration is in the hands of the clergy in twelve cases, in nine it is divided between the clergy and the District Visitors, and in six it is left entirely to the District Visitors. In three instances Committees have been formed, and two of them have Honorary Secretaries and use an application form similar to that of the Charity Organisation Society.

The clergyman of one of these districts writes:—"I have an advisory committee which meets fortnightly in the winter months for relief purposes, otherwise the fund is administered by myself. I work on Charity organisation lines—i.e. (1) give relief only after inquiry; (2) discriminate between Poor Law and other cases; (3) endeavour to keep good cases off the Poor Law; and (4) give adequate help to the few good cases instead of doles to the many."

In St. Stephen's Parish a Parochial Relief Committee was started in November, 1906, with printed rules for its guidance, which are as follows:—

I.—Constitution.

(1) The committee shall consist of the clergy of the parish, the lay reader, and the nurse, *ex officio*, together with not less than six members appointed annually by the vicar, or co-opted by the committee.

(2) The chairman shall be the vicar or such other person as he may appoint to act on his behalf.

(3) A secretary shall be appointed by the vicar who shall keep minutes of the meetings and carry out such duties as are detailed in subsequent rules. He or she shall have had some experience in the work of inquiry and in methods of charitable relief.

(4) A treasurer shall be appointed by the vicar, who shall receive all monies paid into the Poor Fund, and such grants as shall be made by the District Visiting Society. The treasurer shall keep the accounts, submitting a monthly statement and an annual balance-sheet.

(5) All the district visitors and others working amongst the poor shall be invited to attend the meetings of the committee, but shall not be entitled to vote.

(6) The committee shall meet at the Parochial Hall on Tuesdays at 6 p.m. Three shall form a quorum.

II.—Methods.

(1) The committee shall be responsible for all relief given from the funds in the treasurer's hands.

(2) The secretaries shall be responsible for making any immediate grants that may be necessary in very urgent cases, but such grants must be reported to the committee at their next meeting, and sanctioned by them. The district visitors in cases of urgent distress shall refer the people to the secretary.

(3) The secretary shall make inquiry in each case personally. All the statements on the application form shall, as far as possible, be verified. Any information that the relieving officer or charitable agencies may be able to give shall be obtained. Applicants for relief may be required to attend the committee.

(4) The committee shall decide upon each case, and the chairman or secretary shall enter the decision on the case-papers, which shall be filed for reference by the secretary, and the number of the case registered in an index book. The decision shall be communicated to the district visitor, when possible, to whom also the relief granted shall be forwarded as soon as possible for distribution.

(5) All relief given shall be adequate to meet the needs of the case, as far as funds allow, either by itself or in conjunction with relief obtained from other sources. Particulars of eligible Nonconformist cases shall be forwarded to their minister. In regard to every application the needs of the family as a whole shall be considered; and when assistance is provided it should be such as is likely to improve the general condition of the applicant.

(6) Applicants shall be divided into three classes:—

- i. Those suitable for relief from Church sources, especially the sick, aged, and those in temporary distress through unavoidable causes.
- ii. Those suitable for relief from the District Visiting Society, especially those out of work through no fault of their own.
- iii. All others to be left to apply to the Guardians.

(7) Relief shall not be granted—

- (a) To pay back rent, debts, or funeral expenses.
- (b) In cases in which the applicants are without the necessities of life, and have no prospect of obtaining them.
- (c) In cases of chronic sickness, unless they are suitable for a permanent allowance on the ground of good character, thrift, provision for the future, and readiness of relations to assist.
- (d) In cases in which near relations, able to help, are unwilling to do so.
- (e) In cases in which the character has been undermined by drink, imposture, etc.

(8) The secretary will attend on Mondays and Fridays, at the Upper Class-room of the Parochial Hall, from 10 till 11 a.m., to receive applications.

Although cases in receipt of Poor Law relief are not helped as a rule, it occasionally happens that such relief is supplemented.

The committee has absorbed the committee of the District Visiting Society, and numbers among its members a representative of the Sick Poor Society, a Poor Law Guardian, who is also the district secretary of the Ancient Order of Foresters, and a city missionary.

The cases appear to be carefully dealt with on the lines of the Charity Organisation Society.

As regards the nonconformist and other churches, in three instances the funds are distributed by the

ministers themselves, in one by the minister and the treasurer, and in ten cases by the deacons or visitors.

There are clothing or coal clubs in connection with 21 of the ecclesiastical districts and three of the non-conformist churches. In some cases these are branches of the District Visiting Society or the Norwich Coal Society, to which reference has already been made. The amount of the bonus given varies from 6d. to as much in one case as 6s. in the £.

NORWICH CHARITY ORGANISATION SOCIETY.

Founded in 1898.

This Society was established for the following objects:—

(1) The judicious and effective help of the poor.

(2) The prosecution of fraud and imposture in obtaining relief.

The means by which it works are:—

(1) By careful inquiry regarding applicants, in order to learn how and by whom they should be helped, and to test the truth of their statements.

(2) By applying to each worthy case such remedies as are likely to make the applicant self-dependent.

(3) By obtaining the help required from relatives, persons interested, charitable institutions, or other desirable sources.

(4) By bringing into co-operation with each other and with the Poor Law Authorities, the various Charitable agencies, and individuals in the city, thus preventing the waste of relief and the evil of overlapping.

(5) By making the Society a centre of reference for all interested in Charitable work, and by the promotion of local schemes for the aid of the poor and the spread of provident habits.

(6) By stopping begging.

This Society does not desire to lessen private Charity or to interfere with assistance given by parochial or other organisations, or to take up the duty of the Guardians of the Poor; on the contrary, it desires to work with and through these.

There is a General and an Executive Committee. Five members of the Board of Guardians, including the chairman, are on the committee, upon which also serve town councillors, ministers of all denominations, and representatives of many of the Charitable agencies.

The Society employs a paid lady secretary and an inquiry officer, and there is also a small staff of volunteers, who take part in visiting and other work.

Every application is taken down on a form similar to that used by the London Charity Organisation Society, and careful inquiry is made at previous addresses and of references, relations, employers, ministers of religion, relieving officers, and others. The committee meets weekly, when general business and cases are considered.

The task of organising Charity in a town which abounds with Endowed and Voluntary Charities, the funds of which are in many cases distributed in small doles, is not an easy one, and though the Society has made some way and is gradually influencing public opinion, it cannot be said to be strong enough at present to really grapple with the problem.

There is a good deal of prejudice against the Society, which in some cases at any rate seems to be due to a lack of knowledge of what its aims really are.

While the Society is in touch with some of the Endowed Charities, none of them so far have made use of it for purposes of inquiring into cases, which is one direction in which it might possibly be most helpful.

As a direct outcome of the Society's efforts, Parochial Relief Committees, which work on somewhat similar lines as itself, have been established in two of the parishes, a trained almoner has been appointed at the Norfolk and Norwich Hospital to investigate the circumstances of the out-patients, and see to their well-being, and the Invalid Children's Aid Association has been established.

In the Report for the year ending September 30th, 1906, reference is made to the work of the Distress Committee formed under the Unemployed Workmen

Act, with which the Society co-operated, and to lectures and other steps taken to arouse an interest in its aims.

TABULATED REGISTER OF CASES, 1905-6.

Cases dealt with during the year	-	-	-	262
Inquiries for other committees or for individuals	-	-	-	64
Referred to other committees	-	-	-	2
Reports sent out	-	-	-	208
Forms of assisance :—				
Employment	-	-	-	32
Hospital treatment	-	-	-	6
Surgical appliances	-	-	-	6
Convalescent aid	-	-	-	11
Pensions	-	-	-	2

Pensions continued from previous year	-	-	-	-	14
Admitted to Home	-	-	-	-	1
Recommended for admission to Homes	-	-	-	-	3
Other forms of relief	-	-	-	-	27

For the year ending September 30th, 1906, the receipts for the General Fund (the working expenses account) were £189, and the expenditure was £198.

The receipts for special cases were £210, and the payments £210.

The Committee call attention to the fact that they have no relief funds, the money being raised specially for each case. They also explain that the expenditure on special cases is small because the direct distribution of relief is only an incidental part of their work, and there are many cases in which no money, or only a small part of the money applied to a case, passes through their hands.

VOLUNTARY CHARITIES.

NORWICH.

Note.—The figures showing the expenditure are subject to deductions in respect of outgoings and management expenses.

Purposes to which the income is applied.

Income for 1906.

Name of Charity.	Subscriptions.	Donations.	Legacies.	Dividends, Interest, or Rents.	Payments for Inmates.	Industrial Earnings.	Other Sources.	Total.	Temporary Assistance.			Blind.	Homes and Orphanages for Children.	Nursing.	Police Court Prisoners' Aid Societies.	General Purposes.	Cases assisted.	Remarks.
									Shelter.	In Money.	In Kind.							
Society for Relieving the Sick Poor.	£ 240	£ 8	£ —	£ 55	£ —	£ —	£ 437	£ 740	£ —	£ 740 ^a	£ —	£ —	£ —	£ —	£ —	£ —	2 060 (about)	^a About £100 was spent on sur- gical appliances, maternity cases, milk, &c.
District Visiting Society - -	182	247	—	27	—	—	—	456	—	41	415	—	—	—	—	—	—	—
Asylum and School for the Blind	230	95	632	490	792	559	132	2,943	—	—	—	2,949	—	—	—	—	56 ^a	^a Number on books at end of 1906.
Benovolent Association for the Relief of Decayed Tradesmen.	150	—	—	200	—	—	6	356	—	356	—	—	—	—	—	—	60	—
Royal Norfolk Veterans' Asso- ciation	30	48	—	7	—	—	6	91	—	91 ^a	—	—	—	—	—	—	—	^a A small sum was given in pen- sions.
Norfolk Patriotic Association -	30	119	—	—	—	—	—	149	—	149	—	—	—	—	—	—	—	—
Soldiers and Sailors' Help Society	—	22	—	—	—	—	—	22	—	22	—	—	—	—	—	—	—	—
Norwich Coal Society - -	115	—	—	5	—	—	—	120 ^a	—	—	120	—	—	—	—	—	1,300 (about)	^a Not including purchasers' pay- ments.
Norwich Soup Society - -	151	—	—	17	—	—	—	168 ^a	—	—	168	—	—	—	—	—	—	^a Not including purchasers' pay- ments.
Norwich Bedding Society - -	67	—	—	—	—	—	—	67 ^a	—	—	67	—	—	—	—	—	—	^a Not including purchasers' pay- ments.
District Nursing Association -	139	300	—	—	—	—	124	563	—	—	—	—	—	563	—	—	331	—
Norwich Maternity Charity -	188	69	—	87	—	—	40	384	—	—	—	—	—	384	—	—	623	—
All Hallows' Mission - -	77	265	—	—	43	—	244	629	—	629	—	—	—	—	—	—	—	—
St. George's Home for Working Girls	170	51	—	—	—	—	19	240 ^a	—	—	—	—	240	—	—	—	266	^a Excluding payments from girls. ^b Average number in home dur- ing 1906.
The Orphans' Home - -	144	—	22	5	169	—	—	343	—	—	—	—	340	—	—	—	15 ^a	^a Average number in home during 1906.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	(a) Includes receipts for board and lodging of inmates. (b) For nine months ending September, 1906. (c) Includes 98 men to whom work was given.
Church Army Labour Home -	49	211	—	—	718 <i>a</i>	—	978 <i>b</i>	978	—	—	—	—	—	—	—	—	—	—	—	148 <i>c</i>
Norfolk and Norwich Discharged Prisoners' Aid Society.	45	—	24	—	—	69	—	—	—	—	—	—	—	—	—	—	—	—	—	122
Norfolk and Norwich Police Court Mission.	249	110	—	—	—	159	518	—	—	—	—	—	—	—	—	—	—	—	—	522
Norfolk and Norwich Magdalen Home.	137	37	—	—	64	7	245	—	—	—	—	—	—	—	—	—	—	—	—	10 <i>a</i>
St. Augustine's Home for Girls -	76	72	—	11	36	22	306	306	—	—	—	—	—	—	—	—	—	—	—	81
Mission Shelter for Girls -	81	—	—	—	12	—	93	93	—	—	—	—	—	—	—	—	—	—	—	26
Poor Law Girls' Aid Association	13	—	—	—	—	10	23 <i>a</i>	—	23	—	—	—	—	—	—	—	—	—	—	—
Churches and Chapels -	1,313 <i>a</i>	—	—	—	—	—	1,313	—	1105 <i>b</i>	—	—	—	—	—	—	—	—	—	—	—
Charity Organisation Society -	189	170 <i>a</i>	—	—	—	—	359	—	170	—	—	—	—	—	—	—	—	—	—	189
	4,094	1,824	654	928	1,042	1,430	1,206	11,178	1,377	3,326	770	2,949	825	1,155	587	189	—	—	—	—

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies with and without branches in Norwich at the end of 1905 were as under:—

Societies without Branches.

	Members.	Funds. £
Norwich Christian Mutual Aid Society - - - - -	71	2,320
Norwich Octagon Chapel Brotherly Society - - - - -	173	4,051
Norfolk and Norwich Benevolent Medical Society - - - - -	20	8,952
Christian Brotherly Society - - - - -	21	490
Victoria Independent Order of Odd-fellows' Friendly Society - - - - -	108	3,860
Norwich Female Friendly Society - - - - -	123	2,213
Norwich and Norfolk Licensed Victuallers' Benevolent Fund - - - - -	187	474
Loyal Past and Present Officers' Lodge, Norwich District I.O.O.F.M.U. - - - - -	196	1,859
Norwich Octagon Chapel Provident Society for Females - - - - -	50	710
Norwich Past and Present Officers' Society of the A.O.F. - - - - -	74	535
Past and Present Officers' Society, I.O.O. East Anglian Unity - - - - -	32	51
Loyal Muriel Hoare Female Friendly Society - - - - -	84	66
Helen Lilian Female Friendly Society - - - - -	224	832

Societies with Branches.

Ancient Order of Foresters (23 branches) - - - - -	7,509	72,766
Ancient Order of Shepherds (3 branches) - - - - -	457	2,065
Eastern Star Provident Association (1 branch) - - - - -	51	92
Independent Order of Oddfellows, East Anglian Unity (11 branches) - - - - -	1,305	2,439
Independent Order of Oddfellows, Manchester Unity (14 branches) - - - - -	4,983	97,592
Independent Order of Oddfellows, Norfolk and Norwich Unity (17 branches) - - - - -	1,691	7,831
Independent Order of Rechabites, Salford Unity (7 branches) - - - - -	517	895*
Nottingham Ancient Imperial United Order of Oddfellows (1 branch) - - - - -	65	536
Sons of Temperance (1 branch) - - - - -	83	4*
Stoke Holy Cross Benevolent Society (1 branch) - - - - -	No return	No return
	<u>18,024</u>	<u>210,633</u>

We have also obtained figures as to the number of Norwich members of some of the most important centralised societies which have their headquarters in other towns, viz.:—

	Members.
The Rational Association Friendly Society (December, 1906) - - - - -	1,450
The Hearts of Oak (March, 1907) - - - - -	1,035
The National Deposit Friendly Society (December, 1906) - - - - -	298
	<u>2,783</u>

If these figures be added to those above we get a total membership of 20,807, which is equal to a percentage of 18.6 on the population of 1901.

CARROW WORKS THRIFT ORGANISATIONS.

Some allusion must be made to the arrangements in force in the matter of thrift at Messrs. J. and J. Colman's, Ltd., Carrow Works. It has been a rule of the Company for some years that every employee who is

not insured for a sickness benefit in a Friendly Society must at once join either an outside society or the Company's club. Seeing that the Company employ between two and three thousand workpeople, this regulation must have considerable effect in increasing the membership of the Friendly Societies.† When an employee leaves the Company he ceases to be a member of the club, but unless discharged for misconduct some portion of his contributions is refunded to him.

The Company have also a pension scheme, which came into force in September, 1899. Under this scheme all workmen of the age of eighteen and upwards employed at the works at that date who desired to be admitted to the Carrow Works Pension Fund, and who have not subsequently withdrawn from it or left the Company's employ before sixty-five, became entitled to a pension.

These members are called "original" members, and receive a pension of 8s. a week if they last entered the Company's service before the age of forty-five, and a smaller amount if they entered after that age.

"New" members—i.e., those who joined after September, 1899, if they did so before twenty-five years of age—receive 8s. a week at sixty-five, and a smaller amount if they joined after that age.

The Company ask for no contributions towards the above-mentioned pension, but all members of the Pension Fund are required to pay 2d. a week for an additional pension, which becomes payable at the same time as the other. This payment, which accumulates in a fund at 3 per cent. compound interest, is sufficient to enable a member who commences paying at the age of eighteen to receive a pension of 2s. a week at sixty-five. It is compulsory for all men on attaining the age of eighteen to join the Pension Fund.

If a member dies before sixty-five or leaves the Company's employ before that age he (or his representative in case of death) can draw out the amount paid in by him, plus the interest which has accrued. In the case of a member who had paid in for twenty years the sum to be received would be £11 12s. 10d.

On July 3rd, 1907, there were 97 men in receipt of pensions under the scheme. There were also 14 who were granted pensions before the scheme came into force, and 167 widows of employees to whom allowances were being given.

SHARING-OUT CLUBS.

Though these clubs are to be found in connection with factories and public-houses, they do not figure to any extent among the church and chapel organisations. In reply to a circular letter addressed to the ministers of all denominations, asking whether they had a sharing-out or slate club, out of 58 replies received in only four cases was it stated that such a club existed.

THE FRIENDLY SOCIETIES AND THEIR POSITION IN NORWICH.

From the figures quoted above, it will be seen that the Friendly Societies have a large membership in Norwich, and the financial position, at any rate, of the districts of the two largest Societies—the Ancient Order of Foresters and the Manchester Unity of Oddfellows, to which the branches in Norwich belong—is very strong.

The Norwich and East Norfolk District of the Ancient Order of Foresters was valued in 1905, and was then shown to be worth 20s. 4d. in the £, while the Norwich District of the Manchester Unity of Oddfellows, when valued in 1901, had a net surplus of £44,571.

In answer to the not unnatural question how it came about that in a town in which labour was largely unskilled and wages were low the membership of the Friendly Societies was nevertheless so considerable, more than one leading Friendly Society member gave it as his opinion that the very fact that wages were so low had much to do with the strength of the movement. They argued that men with small wages had to consider very carefully how they could provide against times of sickness in the most economical manner, and they found that this could best be done

*In the case of this Society the funds of the branches are centralised.

†On July 3rd, 1907, the numbers were:—Men, 1,414; women, 629; boys, 339; and girls, 248—Total, 2,630. At the same date the membership of the firm's Sick Benefit Society for men was 469, and of that for women and young persons, 610—Total, 1,079.

through a Friendly Society, whereas to men earning high wages many ways were open of investing their savings.

The suggested connection between low rates of wages and the numerical strength of the Friendly Societies is borne out in a remarkable manner by a return published by the Ancient Order of Foresters, giving the number of adult members per thousand of the population in the counties. The figures are for the end of 1902, the population being that of 1901.

Name of County.	Members per 1,000 of population.
Norfolk - - - -	61·37
Suffolk - - - -	49·69
Bedfordshire - -	48·42
Shropshire - - -	47·45
Northamptonshire -	44·88
Herefordshire - -	43·96
Hertfordshire - -	43·54
Wiltshire - - - -	42·49
Dorsetshire - - -	41·31

It is unnecessary to quote further, but attention may be called to the fact that Lancashire is the lowest on the list of counties, with a membership of only 3·82 per thousand of population.

It will be seen that Norfolk with its low wages heads the list.

Much the same result is shown if the figures for the same Society are taken giving the percentages of the increases and decreases of membership. In the nine years 1893-1902 Oxfordshire increased its membership by 30·93 per cent., Suffolk by 24·78 per cent., and Norfolk by 19·76, while Lancashire showed a decrease of 20·50 per cent.

Another reason for the numerical strength of the Friendly Societies in Norwich is said to be the absence till recent years of counter attractions in the shape of places of amusement. Now, however, more is spent by young people on entertainments, sport, and recreation, and this is beginning to tell upon the membership.*

A good deal is also, we think, due to the way in which the affairs of both the Ancient Order of Foresters and the Manchester Unity of Oddfellows have been managed in Norwich. In Friendly Societies, as in other organisations, the personal equation counts for much, and when it is pointed out that the secretaries of the districts of the two Orders have been High Chief Ranger and Grand Master respectively of their Orders, it will be seen that Norwich has been fortunate in having officers of proved capacity and energy.

SUPERANNUATION ALLOWANCE.

In the case of one Lodge of the Manchester Unity of Oddfellows, which had a large surplus, it was decided in 1874 to give all members a superannuation allowance of 3s. 6d. a week at the age of 65. Since 1894 new members have had to pay in for this benefit, and at the end of 1906 there were 27 so doing. In the course of 1906 18 members received superannuation benefits amounting to £153.

No Court of the Ancient Order of Foresters in Norwich gives this benefit.

THE CHARITIES AND THE FRIENDLY SOCIETIES.

There is no reason to think that the existence of the many charities in Norwich has had any marked effect in keeping people from joining Friendly Societies. As has been pointed out, the membership is undoubtedly strong, taking the town as a whole, and though it is said to be weakest in the city parishes where the charities abound, yet it is difficult to decidedly associate the two facts, as to some extent the class to be found in these parishes is not that from which members of the Friendly Societies would be likely to be drawn in large numbers.

*The falling off in the increase in adult membership is an experience common to many of the Friendly Societies. The following return, issued by the Ancient Order of Foresters, shows the increase in adult membership of the Order in decennial periods of years:—

1845 to 1854, increase	44,227, annual average	4,422
1855 to 1864, " "	171,993, " "	17,199
1865 to 1874, " "	190,749, " "	19,074
1875 to 1884, " "	164,793, " "	16,479
1885 to 1894, " "	121,469, " "	12,146

For the eight years 1895 to 1902, the increase was 34,579, and the annual average 4,322, which was less than in the ten years 1845 to 1854.

THE TRADE UNIONS.

The Trade Union movement has not made much way in Norwich. This is attributed to the absence of any considerable number of skilled men and the lowness of the wages which makes it difficult for payments to be made to a Trade Union as well as to a Friendly Society.

The following is a return of all the Trade Unions which have branches in Norwich, those which are affiliated with the Norwich and District Trades and Labour Council being distinguished from those which are not affiliated. The total membership is 2,834, which, taking the census of 1901, gives a percentage of 2·5 of the population.

TRADE UNIONS AFFILIATED TO THE COUNCIL.

Name of Union.	Membership, December 31, 1906.
Amalgamated Society of Bakers and Confectioners ² - - - -	20
National Union of Boot and Shoe Operatives (No. 2 Branch) ² - - - -	250
Operative Bricklayers' Society ⁴ - - - -	200
Brushmakers' Society ⁵ - - - -	20
Amalgamated Society of Carpenters and Joiners ³ - - - -	150
United Kingdom Society of Coachmakers ⁷ - - - -	12
Amalgamated Society of Clothiers ² - - - -	25
Amalgamated Society of Engineers ¹ - - - -	200
Amalgamated Society of Engine Drivers and Firemen ² - - - -	50
Electrical Workers' Union ² - - - -	15
Amalgamated Society of Farriers ¹ - - - -	7
Gasworkers' Union ⁸ - - - -	50
Navvies' and Bricklayers' Union ⁸ - - - -	35
National Association of Operative Plasterers ⁴ - - - -	35
United Operative Plumbers' Society ⁴ - - - -	45
Amalgamated Society of Railway Servants ¹ - - - -	195
Shop Assistants' Union ⁵ - - - -	100
Steam Enginemakers' Society ¹ - - - -	80
Amalgamated Society of Tailors ¹ - - - -	50
Typographical Association ¹⁰ - - - -	170
Postmen's Federation ¹² - - - -	250
Royal Liver Insurance Agents' Union ¹² - - - -	11
Amalgamated Union of Musicians ⁹ - - - -	21
Mill Sawyers and Wood Cutting Machinists ¹ - - - -	31
Operative Stonemasons' Society ⁴ - - - -	81

TRADE UNIONS NOT AFFILIATED TO THE COUNCIL.

National Union of Boot and Shoe Operatives (No. 1 Branch) ² - - - -	600
Boiler Makers' Society ¹ - - - -	30
Consolidated Union of Bookbinders and Machine Rulers ¹⁰ - - - -	8
Friendly Society of Iron Founders ⁶ - - - -	25
Painters' and Decorators' Society ¹ - - - -	20
Lithographic Printers ¹ - - - -	28
Railway Clerks' Association ¹¹ - - - -	20
	<hr/> 2,834

BENEFITS GIVEN BY TRADE UNIONS.

¹ Sick, out-of-work, lock-out or strike, death, and superannuation.

² Sick, out-of-work, lock-out or strike, and death.

³ Sick, out-of-work, lock-out or strike, and superannuation.

⁴ Sick, lock-out or strike, death and superannuation.

⁵ Sick, out-of-work, lock-out or strike.

⁶ Sick, lock-out or strike, and superannuation.

⁷ Sick, out-of-work, strike, and superannuation.

⁸ Sick (optional), lock-out or strike, and death.

⁹ Sick and strike.

¹⁰ Out-of-work, lock-out or strike, death and superannuation.

¹¹ Out-of-work.

¹² Members pay nominal contributions in order to secure representation in case of grievances.

N.B.—Many of the Unions also give accident, travelling and victimisation benefit, benevolent or distress grants, and legal assistance.

NORWICH CO-OPERATIVE SOCIETY.

This Society, which was established in 1875, has a central store and numerous branches scattered all over the town. The business, which is very extensive, includes the sale of groceries, butchers' meat, bread, clothing, coal, furniture, etc.

The progress of the Society has been continuous, as will be seen from the following figures:—

Year.	Members.	Capital.	Sales.	Members' Dividend.	Interest.
1876 - - - - -	119	£ 135	£ 493	£ 38	£ 3
1886 - - - - -	1,086	3,459	17,458	1,184	133
1896 - - - - -	4,271	29,758	96,276	9,437	1,307
1906 - - - - -	8,095	75,512	211,253	18,245	3,501

In the thirty years (1876-1906) £180,657 has been paid to the members in the shape of dividend. A dividend of 1s. 9d. per £ on members' purchases was paid for the half-year ending December, 1906.

It was stated by the general manager, and a member of the committee, that the majority of the members lived in the out-lying districts, and comparatively few were to be found in the old city parishes.

BUILDING SOCIETIES.

The following, taken from the Annual Report of the Chief Registrar of Friendly Societies for 1905, is a list of Building Societies which had their chief office or place of meeting in Norwich.

INCORPORATED SOCIETIES.

Name of Society.	Members.	Assets.
Norfolk and East of England Permanent Mutual Benefit - - -	209	£13,925
Norwich and Norfolk Temperance and General Permanent Benefit - -	446	30,522
Norwich 186th Starr-Bowkett - -	72	903
Second Norwich 194th Starr-Bowkett	37	552
Third Norwich and District 230th Starr-Bowkett - - - - -	75	8,530

UNINCORPORATED SOCIETIES.

Norwich District Provident Permanent Benefit - - - - -	1,103	32,404
	1,942	£86,836

NORFOLK AND NORWICH SAVINGS BANK.

(TRUSTEE SAVINGS BANK.)

This Bank was established in 1816, and is certified under the Act of 1863.

In November, 1906, the number of accounts open stood at 22,036, and the total amount due to depositors was £637,335. Compared with ten years ago these figures show an increase of £188,366 in funds.

During the year ending November, 1906, 1,767 new depositors opened accounts, and the total increase in funds was £32,552.

The following are some of the principal classes into which the depositors are divided:—

Children* - - - - -	5,257
Married women - - - - -	4,542
Journeymen, tradesmen, mechanics, and apprentices - - - - -	2,864
Labourers - - - - -	2,200
Servants - - - - -	1,911
Small shopkeepers and assistants - - - - -	1,227
Clerks - - - - -	1,116
Single women - - - - -	836
Boot and shoe operatives - - - - -	559
Widows - - - - -	396
Charities - - - - -	343
Trust accounts - - - - -	292
Societies - - - - -	208
Penny Banks - - - - -	98

The secretary stated that about 80 per cent. of the

money was deposited by residents in Norwich, and the depositors from the country were decreasing.

In November, 1905, a Special Investment Department was started for the investment of deposits beyond the limits in the Savings Bank. In this department sums may be deposited until £500 is reached. In the space of a little more than a year 315 accounts were opened and £19,395 stood to the credit of the depositors. The rate of interest is the same as that given in the General Department—namely, 2½ per cent.

The facilities offered by the Bank appear to be appreciated since no less than £30,000 has been transferred to it from the Post Office Savings Bank by direct certificate in the course of the last six years.

NORWICH DISPENSARY.

FOUNDED IN 1804.

This Dispensary, though not called a Provident Dispensary, is worked to a large extent upon provident lines.

According to the rules, "Members shall consist of working and other persons (including domestic servants), their wives, and children not receiving parochial relief and being unable to pay for medical advice and attendance in the ordinary manner, and whose application shall have been accepted by the committee."

The scale of payments is as follows:—

	s.	d.
Entrance fee - - - - -	0	6
Monthly payments payable in advance:—		
Man, wife, and children, under 14 years - - - - -	1	0
Man and wife - - - - -	0	8
Single members - - - - -	0	5

Widows, 4d.; for each child of a widow under 14, 1d.; but not more than 6d. for her whole family.

Persons requiring immediate attendance must pay a fee of 5s. in addition to the above.

Midwifery fees:

Medical officers attend patients upon payment of a sum (for first case) - - - - -	20	0
Ditto (in other cases) - - - - -	15	0
Midwives attend patients upon payment of a sum of - - - - -	5	0

In addition to the paying members, Governors of the Dispensary have the right to nominate persons to become members without paying fees.

For every 10s. 6d. subscribed a Governor can nominate one family, or two separate persons, as members for a year. Life Governors for every £5 5s. subscribed are entitled to the same number of nominations each year.

If the state of the funds permit, the committee may also nominate poor persons as members who are unable to pay the fees.

* The reason for the large number in this class is that those who became depositors when children continue to be classified as such.

The income from honorary subscriptions, donations, and investments is applied to the payment of working expenses.

All fees paid by members, or by Governors on behalf of members, are applied in discharge of doctors' fees and payments for drugs.

The affairs of the Dispensary are managed by a committee elected at the annual meeting, with power to co-opt not more than six members.

The members have the right to elect 24 persons, being members, as representatives, who are entitled to vote and speak at the annual and any special general meeting held during their year of office.

We were unable to ascertain the number of paying members at the end of 1906. The number of members who in the course of the year received Governors' nominations was 294.

The receipts for the year ending December 31st, 1906, were:—Subscriptions, £74; donations (including £88 from the Hospital Sunday Fund), £96; and dividends, £99; total, £269. The members' payments (including £20 for midwifery fees) amounted to £604, making a grand total of £873.

The payments were £594 to medical officers, £77 for drugs and management expenses (including £78 to the dispenser), £182; total, £853.

SUMMARY of the Members and of the Capital held by certain of the Thrift Organisations in Norwich (population 111,733 in 1901).

Name of Thrift Organisation.	Members.	Capital. £
Registered Friendly Societies (adults only)	20,807	*210,633
Co-operative Society -	8,095	75,512
Building Societies -	1,942	86,836
Trustee Savings Bank -	22,036	637,335
	52,880	£1,010,316

POOR LAW RELIEF.

The population of Norwich Union, which is identical with the City of Norwich, was 111,733 in 1901.

Relief is administered by two committees, upon which 34 out of the 49 members of the Board serve. The Union is divided into four relief districts. Each committee takes two districts a week, which it changes for those dealt with by the other committee.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF.—NORWICH UNION.

1905.			Persons 60 and over in Population.	Persons 60 and over per 1,000 Popu- lation.	Paupers, January 1st, 1905.							Paupers over 60 to Popula- tion over 60.
Population of Union (estimated).	† Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	‡Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
116,488	3,795	3·3	10,018	86	877	23	2,918	77	3,795	1,859	49	18·5

† Excluding lunatics and vagrants.

‡ Proportions in September, 1903.

If 1885 be compared with 1905, it is found that the rate of pauperism is the same. In both years on September 1st, the percentage of paupers (exclusive of lunatics and vagrants) to population was 3·3.

The expenditure on relief, on the other hand, has considerably more than doubled. For the year ending Lady Day, 1882, the total cost of relief was £25,283, and for the year ending Lady Day, 1905, the cost was £54,150. Of the latter sum £8,845 was spent on in-maintenance, and £15,363 on out-relief. The expenditure per head of population, which was 5s. 9d. in 1881-2, rose to 9s. 8d. in 1904-5. (For further details see Table B, Appendix VI.)

Pauperism throughout Norfolk and Suffolk is very high, the proportion of paupers to population on September 1st, 1905, being the highest in England and Wales, both as to total and at all ages. Of the nine unions which had 5 per cent. and over of paupers to population, no less than five were in these counties—one union, that of Mildenhall, in Suffolk, having the highest rate of pauperism (6·1) in the whole country.

This may be in part due to the low wages of agricultural labourers, to which reference has already been made as regards Norfolk, and which also applies to Suffolk. The large proportion of old people in these counties would also be a contributory cause.‡

Norwich forms no exception in the matter of its pauperism, 3·3 per cent. of paupers to population being very high for a town of its size. The great amount of low-paid unskilled labour would in a great measure account for this high rate; but the policy of the Board of Guardians, which is definitely one of out-relief, must also be taken into account. As is shown above, out of every 100 paupers relieved on January 1st, 1905, 23 were given indoor and 77 outdoor relief.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Seeing how extensive the Charities of all kinds are in Norwich, it is remarkable that no understanding has been arrived at between those who are responsible for

their administration and the Guardians, with a view to the prevention of overlapping and the reduction of pauperism. The gross income of the Endowed and Voluntary Charities, apart from Medical Charities, with which our inquiry is not concerned, is about £26,709, and it is impossible to avoid the conclusion that, with a sound and more thoughtful administration, combined with close co-operation with the guardians, the necessity for Poor-Law relief ought to be greatly reduced.

Some years ago, when the trustees of one of the Charities requested the Board to supply them with a list of those in receipt of relief, with a view to the prevention of overlapping, the request was refused, on the ground that it was not desirable to disclose the names of the recipients. With the exception of two of the parish Endowed Charities and of the Charity Organisation Society, there would seem to be no comparison of lists with the relieving officers.

At the present time none of the trustees of the Municipal General Charities and the Town Close Estate are guardians. A trustee of the Great Hospital and Small Church Charities is on the Board, as are also one or two of the trustees of the parish Charities and five members of the Charity Organisation Society; but this has not led to any system of co-operation. It should be mentioned, however, that the Charity Organisation Society send a weekly return to the Clerk to the Guardians of the cases dealt with and the decisions arrived at. Occasionally, too, the Board and the relieving officers refer cases to the Society which are considered more suitable for private charity, while the Society from time to time pass on cases to the Board for special treatment at their hands.

Our investigations have proved beyond a doubt that large sums derived from Endowed and Voluntary Charities are given in supplementation of out-relief.

One guardian who was asked for information on this point wrote as follows:—"The unsatisfactory feature of out-relief is that it is inadequate, and that so much begging and indiscriminate charity prevails in Norwich. One reason, I believe, of the slackness in properly relieving is the knowledge that there is so much

* This does not include the capital belonging to the 2,783 members in the centralised Friendly Societies.

‡ Out of the nine rural or mainly rural groups of counties given in Book E of the Abstract of Statistics prepared by the Statistical Committee of the Royal Commission and Mr. Booth, Group 5 comprising the counties of Essex, Suffolk, and Norfolk has the largest proportion of people over 60 to population.

Charity money. The statement is made that friends will help, which means that the people beg to increase their miserable income." Another guardian said:—"If it was not for the Charities, the Board would give more out-relief in each case."

Another guardian thought the District Visiting Society and the Sick Poor Society were not doing much good—"a little out-relief was given by the Board in the hope that more would be given by charity."

A lady who had been until recently a guardian for 12 years, and was a member of the Sick Poor Society, mentioned that it had been her practice to state at the Relief Committee of the Guardians that if they gave so much in out-relief to a case, she would see that it was supplemented from the Sick Poor Society.

It is the case that the Charities to a very large extent are simply doing the work of the Guardians, and there is practically no dividing line drawn between

cases which should be left to them and those which should be cared for by the charitable organisations.

An exception must be made in the case of the Great Hospital, Doughty's Hospital, Cooke's Hospital, the Town Close Estate, and one or two other endowed Charities which do not assist cases if they are in receipt of Poor Law relief.

As we have already stated, the better-class artisans have moved to the new houses in the outlying districts, leaving behind the unsatisfactory portion of the population in the old city parishes, and it is in these parishes, which have most of the dole Charities, that the greater part of the out-relief is expended.

The following table gives the population in 1871 and 1901 of the various ecclesiastical parishes or districts in Norwich, the expenditure on out-relief for the year ending Lady Day, 1906, and the income derived from parish Charities endowed and voluntary. The city parishes are printed in italics.

Ecclesiastical Parish or District.	Population 1871.	Population 1901.	Out-Relief Year ending Lady-Day, 1906.	Endowed Parish Charities.	Church Charities Year ending December, 1906.
			£ s. d.	£ s. d.	£ s. d.
<i>All Saints</i> - - - - -	591	1,902 ^a	274 14 1	8 4 8	3 13 7
<i>St. Julian</i> - - - - -	1,588				
Earlham, now Earlham St. Mary with Bowthorpe St. Michael (part) - - - - -	206	231	—	—	44 12 8 ^c
Eaton St. Andrew - - - - -	1,056	3,152	134 3 3	4 15 4	47 7 9
Heigham St. Bartholomew - -	6,421	11,584	1,887 19 1	78 2 0	5 15 0
„ St. Philip - - - - -	7,058	5,350		16 0 3	65 1 3 ^c
„ Holy Trinity - - - - -	5,192	10,956	1,056 14 2	27 18 0	50 0 0
„ St. Thomas - - - - -	—	5,214 ^b		—	24 14 2
Hellesdon (part), now Drayton St. Margaret with Hellesdon St. Andrew (part) - - - -	376	953	107 4 3	—	59 7 0
Lakenham, St. Mark - - - - -	3,958	6,196	1,062 18 6	4 13 9	92 10 9
„ St. John Baptist - - - -	1,307	— ^c			
Trowse (part) - - - - -	485	— ^c			
Trowse St. Andrew with Lakenham St. John Baptist and All Saints (part) - - - - -	—	3,703		8 0 5	(No return)
<i>St. Andrew</i> - - - - -	919	500	49 19 4	73 18 4	15 13 3
<i>St. Augustine</i> - - - - -	1,730	2,373	401 7 8½	16 4 3	0 15 0
<i>St. Benedict</i> - - - - -	1,659	1,865	370 3 9	40 15 0	0 7 0
<i>St. Edmund</i> - - - - -	734	— ^d	994 11 10	13 19 10	—
<i>St. Clement</i> - - - - -	875	836		11 5 0	—
New Catton, Christchurch - -	3,551	7,985	171 15 9	15 12 3	9 7 9
<i>St. Etheldred</i> - - - - -	587	1,694 ^a		14 19 8	—
<i>St. Peter, Southgate</i> - - - -	573	1,351	222 2 6½	89 0 0	—
<i>St. George, Colgate</i> - - - -	1,463			13 8 4	10 0 0
<i>St. George, Tombland</i> - - -	877	1,068 ^a	66 2 10	12 4 8	
<i>St. Simon and St. Jude</i> - - -	293	1,211	407 3 1	96 0 0	27 18 4
<i>St. Giles</i> - - - - -	1,563			14 8 0	7 5 8
<i>St. Gregory</i> - - - - -	832	963 ^a	110 13 0	14 5 3	
<i>St. Lawrence</i> - - - - -	656	541	12 6 1	—	8 15 4
<i>St. Helen</i> - - - - -	594			10 5 2	12 0 0
<i>St. James with Pockthorpe</i> - -	3,674	9,113	1,402 18 4½		
Carried forward - - - - -	48,818	78,801	8,732 17 7½	604 6 6	485 4 6

^a United.

^b Created 1889.

^c See Trowse St. Andrew, &c.

^d United with St. Clement.

^e Includes payment for a Nurse.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Ecclesiastical Parish or District.	Population 1871.	Population 1901.	Out-Relief Year ending Lady-Day, 1906.	Endowed Parish Charities.	Church Charities Year ending December, 1906.
Brought forward - - -	48,818	78,801	£ s. d. 8,732 17 7½	£ s. d. 604 6 6	£ s. d. 485 4 6
St. John Maddermarket - - -	484	262	72 6 3	37 2 0	5 13 0
St. John de Sepulchre - - -	2,737	2,732	336 2 1	277 3 5	27 11 1
St. John Timberhill - - -	1,340	1,015	148 3 10	8 6 8	36 0 0
St. Margaret - - - - -	657	1,114 ^a	350 11 7	11 5 8	3 8 0
St. Swithin - - - - -	826			228 16 0	
St. Martin at Oak - - - -	2,450	2,432	612 14 6	20 0 0	104 0 0
St. Michael Coslany - - - -	1,096	647	116 4 4	4 6 8	
St. Martin at Palace - - -	892	586	208 0 3	35 8 0	1 6 0
St. Mary in the Marsh - - -	521	451	7 3 0	—	4 0 0
St. Mary, Coslany - - - -	1,277	1,208	393 17 4	101 5 9	—
St. Michael at Plca - - - -	287	364 ^a	87 13 8	10 18 8	—
St. Peter, Hungate - - - -	360			2 5 0	—
St. Michael at Thorn - - - -	1,719	1,406	310 7 11	10 6 8	(no return)
St. Paul - - - - -	2,962	5,434	714 13 2	17 3 0	—
St. Peter, Mancroft - - - -	2,242	1,557	217 11 0	100 0 8	38 5 7
St. Peter Permountergate - -	3,061	2,570	297 15 10	217 5 0	—
St. Saviour - - - - -	1,492	1,180	310 5 1½	15 7 4	10 0 0
St. Stephen - - - - -	4,178	3,225	652 3 11	38 2 8	159 18 2 ^b
Thorpe S. Matthew - - - -	2,714	6,450	549 15 11	2 10 8	84 15 3 ^b
Town Close - - - - -	273	299	—	—	—
	80,386	111,733	14,118 7 4	1,742 0 4	960 1 7

^a United.
^b Includes payment for a Nurse.

It will be seen that the population has increased by 31,347 in the 30 years. The increase has been almost entirely in the outlying parishes, where the population has gone up by 29,450, while in the city parishes the increase has been only 1,897. If, however, the following city parishes—St. Augustine, St. Benedict, St. Etheldred with St. Peter Southgate, St. James with Pockthorpe, and St. Paul—which are on the borders of

the city, where building has been going on, and which show an increase of 9,294, are excluded, there has been a decrease of population in the remaining parishes of 7,397.

The next table shows how the out-relief and the parish Charities are distributed over the three groups of ecclesiastical parishes or districts.

Parishes or Districts.	Popu- lation, 1871.	Popu- lation, 1901.	Per cent.	Out Relief, Year ending Lady-Day, 1906.	Per cent.	Endowed Parish Charities.	Per cent.	Church Charities, Year ending Dec., 1906.	Per cent.
Out-Lying Parishes - - -	32,324	61,774	55·3	£ s. d. 5,698 15 2	40·4	£ s. d. 147 0 5	8·4	£ s. d. 483 11 7	50·4
City Parishes in which there has been building - - -	11,185	20,479	18·3	3,060 18 9	21·7	114 19 4	6·6	13 2 0	1·4
Other City Parishes - - -	36,877	29,480	26·4	5,358 13 5	37·9	1,480 0 7	85·0	463 8 0	48·2
	80,386	111,733	100·0	14,118 7 4	100·0	1,742 0 4	100·0	960 1 7	100·0

^a Exclusive of one parish which made no return.

The last group of parishes, which contains only 26·4 per cent. of the population, has no less than 85·0 per cent. of the endowed Charities and 48·2 per cent. of the church Charities, while it is responsible for 37·9 per cent. of the expenditure on out-relief. In view of the shrinkage of population which is taking place in these

parishes and the rapid growth of that of the outlying parishes, a readjustment of the endowed Charities seems to be called for.
As we have said, out-relief is frequently supplemented by endowed Charities, and the following are instances which came to our notice in which this had happened:

No. 165.—Widow, aged 66, a laundress, rents a cottage at 1s. 9d. a week. Home not very clean. States she earns 2s. a week, and has 3s. out-relief. Five children, all married, said to be unable to help. Parish Charities gave 1 cwt. of coal at Christmas, a 6d. ticket, and 2s. 6d. in cash. Character reported to be good.

No. 167.—Widow, aged 76, has 2s. 6d. a week out-relief and 1s. from her son, besides gifts of vegetables. Pays 1s. 6d. rent for one room, which was well kept. Said to be a respectable woman. Parish Charities gave 1 cwt. of coal, a 6d. ticket for bread, and 2s. 6d. in cash at Christmas. Is given a little help from the church as well.

No. 171.—Single woman, aged 84, nearly blind, formerly a laundress. Rents a cottage at 1s. 9d. a week. Guardians allow her 3s. 6d. and a Roman Catholic Guild 1s. a week. Lived on small savings before she had out-relief. Well spoken of. Parish Charities gave 5 cwts. of coal and five loaves.

No. 173.—Single man, aged 73, shoemaker by trade. Said he had worked in various towns and "come home to Norwich to die." Earns about 1s. 6d. a week by selling fish and going errands. Has 2s. 6d. out-relief and 6d. a week from parish Charities, and 5 cwts. coals a year. Rents a room—very poor and dirty—at 1s. a week.

No. 175.—Widow, aged 81, used to work in a silk factory. Said she had lived in parish 42 years, and been recipient of gifts 40 years. The Guardians allow her 3s. 6d. out-relief, and she has 6d. and a loaf a week from the parish Charities, besides 5 cwts. of coal and five loaves annually. Occupies two rooms at 1s. 9d. a week. No children. Home clean and tidy, and character said to be good.

No. 184.—Widow, aged 75, formerly a needlewoman. Has had out-relief for 10 years. Since all she had to live upon was 3s. 6d. from the Guardians and a loaf weekly, and 1½ cwt. of coal a year from the parish Charities. Rents a cottage at 1s. 9d. a week. Home poor but clean. Has two daughters, but receives no help from them.

No. 197.—Widow, aged 85, lives in an almshouse and has 3s. 6d. a week out-relief. Receives from an endowed Charity in connection with a chapel £1 three times a year; 1 cwt. of coal six times a year, and with each cwt. 3s. and a 6d. bread ticket. (The gifts in cash equal 1s. 6d. a week.) Room very dirty, and she does not appear to be properly cared for. Said to be respectable. No family.

(For other cases see Appendix XI.)

NORWICH.

Population (1901) 111,733.

SUMMARY of the income derived from the Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief.

	£	s.	d.
Endowed Charities	15,530	18	9
Voluntary Charities (Year ending December, 1906)	11,178	0	0
Out-relief (Year ending Lady-Day, 1906)	14,118	7	4
	40,827	6	1

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

REPORT ON YORK.

TABLE OF CONTENTS.

	PAGE.		PAGE
Manufactures of York - - - -	114 [114]	Parish Charities - - - -	118 [118]
Movement of Population - - - -	114 [114]	Tabular Summary of Endowed Charities -	124 [124]
Rates of Wages - - - -	114 [114]	Voluntary Charities :—	
Rents and the effect of the Charities upon them	115 [115]	York Home for Nurses - - - -	127 [127]
Endowed Charities :—		York Benevolent Society - - - -	127 [127]
The Municipal Charities - - - -	115 [115]	Soldiers' and Sailors' Help Society -	127 [127]
Agar's Pension Charity - - - -	116 [116]	Soldiers' and Sailors' Families' Association	127 [127]
Barstow's Hospital - - - -	116 [116]	Yorkshire School for the Blind - - -	127 [127]
Mason's Hospital - - - -	116 [116]	Blue Coat Boys' School - - - -	128 [128]
Wandesford's Hospital - - - -	116 [116]	Grey Coat Girls' School - - - -	128 [128]
Dorothy Wilson's Hospital and Charity for		Girls' Friendly Society Lodge - - -	128 [128]
the Blind - - - -	116 [116]	St. Stephen's Orphanage - - - -	128 [128]
Sir R. Walter's Hospital - - - -	117 [117]	Training Home for Friendless Girls -	128 [128]
Colton's Hospital - - - -	117 [117]	Yorkshire Needlework Guild - - -	129 [129]
Colton's Charity - - - -	117 [117]	York Co-operative Society's Benevolent	
Charities of the Company of Merchant Adven-		Fund - - - -	129 [129]
turers - - - -	117 [117]	Sisters of St. Vincent de Paul - - -	129 [129]
Charities of the Merchant Taylor's Company	117 [117]	York Soup Kitchen - - - -	129 [129]
Ingram's Hospital - - - -	117 [117]	York Invalid Kitchen - - - -	129 [129]
Queen Elizabeth's Dole - - - -	117 [117]	York Emergency Kitchen - - - -	129 [129]
The Blue Coat Boys' School - - - -	117 [117]	York Penitentiary Society - - - -	129 [129]
Grey Coat Girls' School - - - -	117 [117]	The Shelter - - - -	130 [130]
Lady Hewley's Hospital - - - -	117 [117]	York Discharged Prisoners' Aid Society	130 [130]
Allen's Charity - - - -	117 [117]	York Certified Industrial Boys' School -	130 [130]
Lady Conyngham's Charity - - - -	118 [118]	York Certified Industrial Girls' School -	130 [130]
Harrison's Hospital - - - -	118 [118]	Church and Chapel Charities - - -	130 [130]
York Castle Prison Charities - - - -	118 [118]	Charity Organisation Society - - -	130 [130]
Haughton's Charity - - - -	118 [118]	Tabular Summary of Voluntary Charities -	132 [132]
Hodgson's Charity - - - -	118 [118]	Thrift Agencies :—	
Potter's Hospital - - - -	118 [118]	Friendly Societies - - - -	134 [134]
The York Charitable Society - - - -	118 [118]	Trade Unions - - - -	135 [135]
The York Penitentiary - - - -	118 [118]	Co-operative Society - - - -	136 [136]
Yorkshire School for the Blind - - - -	118 [118]	Building Societies - - - -	136 [136]
Dyson's Charity - - - -	118 [118]	Savings Banks - - - -	136 [136]
Micklegate Ward Strays - - - -	118 [118]	Poor Law Relief - - - -	137 [137]
Bootham Ward Strays - - - -	118 [118]	The Administrative Relations of Charity and	
Walmgate Ward Strays - - - -	118 [118]	the Poor Law - - - -	138 [138]
Monk Ward Strays - - - -	118 [118]	Summary of the Income of Endowed and	
		Voluntary Charities and Expenditure on	
		Out-Relief - - - -	141 [141]

YORK (YORK, E.R.)

Population (1901), 77,914.

York is not to any large extent a city of manufactures. It is important as a residential centre, though not to the extent that it was formerly, and as the headquarters of the North-Eastern Railway Company, where they have also large carriage and wagon works.

The only other big industry, apart from the building trade, is the manufacture of cocoa, chocolate, and con-

fectionery. Except for the above and the employment incidental to a considerable retail trade, York being the shopping centre for a radius of many miles, there are no important sources of employment.

The following figures, taken from the census of 1901, give the numbers employed in the above and some of the other industries:—

CENSUS, 1901.

Males 10 years and upwards, occupied, 24,827.	Industry or Occupation.	Females 10 years and upwards, occupied, 8,926.
Number employed.		Number employed.
147	Domestic Servants (indoor) - - - -	3,262
—	Milliners and Dressmakers - - - -	1,003
1,330*	Food Manufacture - - - -	1,159*
2,896	Railways - - - -	—
473	Carmen, Carriers, and Carters - - - -	—
404	Messengers, Porters, and Watchmen - - - -	—
227	Gardeners other than Domestic - - - -	—
3,286	Manufacture of Metals, Machines, and Conveyances	—
3,382	Building - - - -	—
769	Furniture, Wood Fittings, etc. - - - -	—
281	Glass Manufacture - - - -	—
322	Printers and Lithographers - - - -	—
229	Boot and Shoemakers - - - -	—
1,056	General Labourers - - - -	—

* Jam Preserve, and Sweets—417 males and 383 females.

* Chocolate and Cocoa—430 males and 764 females.

THE MOVEMENT OF POPULATION.

The population of the city increased by 34,118 in the 30 years 1871 to 1901.

Year.	Population.
1871 - - - -	43,796
1881 - - - -	49,530
1891 - - - -	67,004†
1901 - - - -	77,914‡

There is apparently no great movement of population to York. Those in search of work would naturally be attracted to the many manufacturing towns in the West Riding rather than to York, which has but few factories. The following figures are for the Poor Law Union of York, which in 1901 contained 14,098 more people than the city:—

Population of York Poor Law Union, 1891 -	81,515
Add births to 1900 - - - -	25,021
	106,536
Deduct deaths to 1900 - - - -	16,485
	90,051
Population of York Poor Law Union, 1901 -	92,012
Gain by immigration - - - -	1,961

The population of the Union increased, therefore, by 10,497 in the ten years, while that of the city, in-

cluding the 922 added in 1893 by the Extension Order, increased by 10,910, so it may be inferred that the immigration was in the main to York itself.

RATES OF WAGES.

The men employed by the North-Eastern Railway Company are divided into so many different grades in the various departments, and the earnings vary so much, that we can only give a general idea of what they amount to. In all the cases mentioned the earnings include payments for overtime.

In the Locomotive Department, which includes the carriage and wagon building shops, the average weekly earnings in October, 1907, of 1,651 men were over 17s. and under 30s. Of these, the earnings of 8 were under 18s., of 147 from 18s. to 20s., and of 636 from 20s. to 25s.

In the same department the average weekly earnings of 1,765 men were over 30s. and under 50s. Of these, 219 earned over 40s. a week.

In the Engineering Department the average weekly earnings of 462 men were from 18s. to under 25s. Of these, 13 earned under 20s. a week.

In the same department the average weekly earnings of 219 men were from over 28s. to 32s. There were no men earning from 25s. to 28s. a week.

In the Superintendent's Department the average weekly earnings of 483 men were over 18s. and under 30s. Of these, the earnings of 35 were under 20s. and of 302 from 20s. to 25s.

In the same department the average weekly earnings of 325 men were from 30s. to under 50s. Of these, 19 earned over 40s. a week.

† By the York Extension Act of 1884 an area was added to the city with an estimated population in 1881 of 12,259. By the Extension Order of 1893 a further area was added to the city with an estimated population of 922.

These figures do not include the earnings of the clerks in the Company's General Offices, of whom there are about 500.

Beyond the fact that the minimum wage for men over 24 years of age is 24s. a week, and the average wage of men over that age is 26s. a week, we were unable to obtain information respecting the wages of those employed in the large cocoa and chocolate works. Rather more than half of the employees are women.

Referring to the industries of York, the author of "Poverty: A Study of Town Life," published in 1901, speaking of the cocoa and confectionery works, says: "In these the wages are neither unusually high nor unusually low."

The wages in the building trade, according to the Report on wages issued by the Labour Department of the Board of Trade in October, 1906, are for bricklayers, masons, slaters, and plasterers, 9d. an hour; for carpenters and joiners, 8½d.; plumbers, 8d.; painters, 7½d.; and labourers in all branches of the trade, 6d.

These rates are practically 1d. an hour higher all round than those for Norwich, but are lower than in many towns.

The usual pay for a charwoman in York is 2s. a day with meals, though some are paid 2s. 6d. with meals.

Apart from the higher grades of labour employed on the railway and some branches of the building trade, there seem to be but few openings in York which command a high rate of wage.

RENTS AND THE EFFECT OF THE CHARITIES UPON THEM.

While some of those interviewed by us considered that rents were low in York, others, who formed the majority, were of a contrary opinion, especially having regard to the wages earned and the character of the property. Much of the cottage property in the old parts of the city, some of which we had an opportunity of visiting, is of the very poorest description.

The rent for one or two rooms of the worst class varies from 1s. to 2s. 6d. a week. In a few cases we heard of rooms which let for 6d. or even less a week.

For cottages of a rather better class, containing two or three rooms, 2s. 6d. to 4s. is paid.

Four-roomed houses fetch from 4s. 6d. to 5s., and those with five or six rooms, 5s. to 7s. 6d. a week.

In the course of our enquiries we were several times

informed that rents in certain parishes were higher because of the Charities, but though we did our best to obtain confirmation of this, the matter is one of such intricacy as to render it impossible to arrive at any precise conclusions. There is abundant evidence that people crowd into the parishes which are richest in charities, and even if as a consequence rents are not raised, the landlords are likely to benefit by not having houses standing empty.

The statements given below were made by those who from their position, official and other, are well qualified to express an opinion.

One informant, connected with several Charities, said, "People move into a parish for the sake of the Charities."

Another informant mentioned that "it was common talk that there was competition to get into — parish," and he added, "People stay on in a parish because of the Charities."

A clergyman informed us that "widows had been in the habit of settling in his parish in order to qualify for the Charities there."

Another informant stated that "if a person could get into — parish he would, as he would get 25s. as against 2s. 6d."

Another informant said "he had heard of people coming back to York for the sake of the Charities."

Yet another informant stated that "the Charities were a factor in raising rents; the landlord and recipient divided the Charity money between them."

Another witness stated that "people moved into the wards where most money from the Strays (property belonging to the freemen of York) was to be had."

ENDOWED CHARITIES.

THE MUNICIPAL CHARITIES.

These Charities are administered by 13 trustees, who were appointed by a scheme of the Charity Commissioners in 1902. The scheme provides for the introduction of a representative element, so that when fully constituted the body of trustees will consist of eight co-optative trustees and five trustees to be appointed by the City Council. The trusts for the application of the income are not affected by the scheme.

Particulars of seven hospitals or almshouses which are under the management of the trustees are as follows:—

Charity.	Gross Yearly Income.	Number and Qualifications of Beneficiaries.	No. of Almspeople.	Annual Stipends of Almspeople.	No. of Out-Pensioners.	Annual Stipends of Out-pensioners.
St. Catherine's Hospital.	£ s. d. 85 7 8	Four poor women of good character bonâ fide resident in the City of York, and unable from age, etc., to maintain themselves, with a preference for those reduced by misfortune.	4	£ s. d. 18 0 0 (Also £2 17s. each from Lady Conyngham's Charity, see page 118)	2	£ s. d. 10 0 0
St. Thomas's Hospital.	93 7 0	Twelve poor women.	12	11 receive £8, and 5s. at Christmas. One receives no stipend from the Hospital. Each receives £27s. 6d. from Lady Conyngham's Charity.	—	—
Middleton's Hospital.	165 15 4	Twenty poor widows of freemen.	20	Warden, £21 12s.; others £6. Each also receives £2 5s. 6d. from Lady Conyngham's Charity.	—	—
Sir H. Thompson's Hospital	187 8 8	Six poor men, with preference for St. Mary's, Castlegate.	6	20 0 0	4	13
Cordwainers' Maison Dieu.	16 0 0	Four poor cordwainers of good character, resident for not less than three years in the city, and unable to maintain themselves, with preference for those reduced by misfortune.	4	2 15 0	—	—
Sisters Wilson Home.	148 10 0	Ten poor widows or spinsters.	10	11 0 0	—	—
Terry Memorial Home.	6 10 0	Two poor married couples.	2	None.	—	—

Before filling up vacancies in any of the hospitals a notice inviting applications is posted on the door of the Guildhall and of the hospital. Applications are made on printed forms containing space for the following particulars to be supplied, in addition to the applicant's name and address:—

State your age next birthday.

State your place of birth, and how long you have lived in York.

Are you at present in any employment? If so, what is the employment, and what are your earnings?

What is your income from every source?

Are you in receipt of Parish Relief?

If widow, what is the date of your husband's death, and what was his occupation?

If widower, the date of your wife's death, and your present place of residence, and the time you have resided there.

If any children living, what are their names, ages, addresses, and occupations, and amount earned by each child?

The application must be certified by three respectable persons. The number of applications is very large. On the last occasion there were 54 applicants for two vacancies.

The applicants attend at the Guildhall, when about 12 of them, usually those of most advanced age, are summoned before a committee of six of the trustees and questioned as to their means, condition, etc. These inquiries, however, are not followed up by visiting the applicants at their own homes, or by applying to old employers and other persons from whom information might be obtained. The committee recommend to the trustees those whom they regard as most suitable, giving a preference to such as have paid rates and been reduced by misfortune and have not become chargeable to the Guardians, and the appointment is afterwards made at a meeting of the trustees. Two of the trustees visit the almspeople every quarter.

The following are particulars of the other poor's Charities which are under the Municipal Trustees, omitting Charities for the benefit of particular parishes, an account of which is given under the several parishes:—

Loan Charities of White and others.—These Charities, which have an income of £24 12s. 4d., are applicable in loans to poor freemen, but no loans have been granted for many years, and the income is applied towards payment of management expenses of the other Charities.

Cremitt Money.—The sum of £34 8s. 8d. a year derived from stock is distributed annually to poor persons. The Charity is often given to old people who are waiting to get into an almshouse.

Hartley's Charity.—The income, £14 15s. 4d. a year, with part of a balance in hand, is applied in paying to two poor householders monthly pensions of 20s. and 10s. respectively.

Lady Hewley's Charity.—£17 10s. a year, given to the poor in coals by tickets of the value of 2s. each. The tickets are divided among the trustees, and given on the recommendation of the clergy and others.

Jackson's Charity.—£7 a year, given in sums of £4, usually paid in monthly instalments, to poor tradesmen.

Turner's Charity.—£6 13s. a year, divided among six poor widows in half-yearly payments.

Tireman's Charity.—£10 10s. a year, applied in providing outfits for apprentices. £4 is given in each case.

Watson's Charity.—£8 15s. a year, divided among seven poor women of the city.

Applications for the Charities are made on printed forms similar to those used in the case of the almshouses. No further inquiry is made, and in selecting the recipients the trustees are guided chiefly by the age of the applicants and the nature of their testimonials. Receipt of poor-law relief is not treated as a disqualification.

AGAR'S PENSION CHARITY.

This was formerly an almshouse Charity, but the hospital was sold, and under a scheme of the Charity Commissioners, made in 1877, the income of the Charity, which amounts to £44 12s. 4d. a year, is applied in payment of pensions at the rate of £7 8s. a year each to six aged widows of good character.

The Charity is managed by three trustees, and application is about to be made to the Charity Commissioners for the appointment of two further trustees.

Vacancies among the pensioners are not publicly notified, and there are not more than three or four applications for a vacancy. The applications are considered and the appointment is made at a meeting of the trustees. The persons appointed are of a somewhat superior class to those who receive relief from the guardians. Among the occupations which they have followed are those of a lodging-house keeper, a seamstress, and a milliner. One of the present pensioners is an inmate of Lady Middleton's Hospital.

BARSTOW'S HOSPITAL.

The hospital is occupied by four women, who are required to be poor, infirm women of good character, resident in the city of York, not under 60 years of age (unless incapacitated), and not receiving poor-law relief. The Charity is administered by five trustees, appointed with the approval of the Charity Commissioners. The income amounts to £42 13s. 2d. a year, out of which sums of £37 6s. 6d. in cash in quarterly payments and £2 17s. in coals are divided among the inmates. Appointments of almspeople are made by the trustees in rotation, without public notice.

MASON'S HOSPITAL.

The Charity is regulated by a Scheme of the Charity Commissioners made in 1872. There are four trustees appointed with the approval of the Commissioners. The hospital accommodates five inmates, being poor women of good character, not less than 60 years of age, and unable to maintain themselves, with a preference for those reduced by misfortune. The income is £32 10s. a year, out of which each inmate receives £5 a year, paid quarterly, and two of the inmates receive an additional payment at the rate of 1s. per week each, while the other three receive 1s. a week from Arlish and Chambers's Charity (see page 120). Each inmate also receives £2 17s. a year from Lady Conyngham's Charity (see page 118). No public notice of vacancies is given, as on the last occasion when they were advertised there were 72 applicants. In making the appointments the trustees prefer to select women who have some small means of their own or who are able to earn a little. Inquiries concerning the circumstances of the applicants are made by ladies who take an interest in the hospital.

WANDESFORD'S HOSPITAL.

This hospital, which is under the management of five trustees, including the Archbishop and the Dean of York, is for the reception of ten poor unmarried gentlewomen belonging to the Church of England. The gross yearly income of the Charity is £325 15s. a year. There are ten inmates of the hospital, of whom eight receive yearly stipends of £26 each and two £15 each. The persons appointed are of gentle birth, being usually daughters of clergy and professional men, ladies' companions, governesses, etc. There is no residential qualification, and they are appointed from other places besides York.

DOROTHY WILSON'S HOSPITAL, AND CHARITY FOR THE BLIND.

A sum amounting on the average of the last four years to £226 a year, being eight-fifteenths of the net income of property devised by the founder, is applicable for the eleemosynary purposes mentioned below. The trustees are seven in number, and are appointed by co-optation. The hospital is occupied by 15 inmates whose qualifications are that they should be "poor women, either widows of tradesmen or spinsters, who have been in servitude in the city of York or the immediate neighbourhood," and who must be not less than 60 years of age.

Ten of the occupants receive stipends of £16 a year each, paid quarterly. The other five receive no stipends, and are required to have some means of their own. In filling up vacancies the trustees act upon their own knowledge of suitable persons, and upon the evidence afforded by testimonials. No public notice is given, and no form of application or other system of obtaining detailed particulars concerning the applicants is employed.

The trustees also pay pensions of £2 a quarter to each of five poor blind persons resident in York and recommended usually by the governors of the School for the Blind.

SIR R. WATTER'S HOSPITAL.

The hospital is occupied by seven poor persons, who receive stipends of £2 2s. a year, with 1 ton of coals each. The income of the Charity consists of an annuity and dividends on stock, together amounting to £26 3s. a year. It has been customary for the owner of the estate on which the annuity is charged to act as the trustee of the Charity. The present owner takes no active part in the management, and acts through a deputy. Applications for appointment are not invited by public notice. On the occurrence of a vacancy inquiries as to the character and circumstances of persons who appear to be eligible for appointment are made by the clerk of the Charity, who is the secretary of the Charity Organisation Society in York. Respectable old people who have some small means of their own, such as a pension from a former employer, are appointed.

COLTON'S HOSPITAL.

The Hospital was founded in 1717 for the reception of eight poor women. The income amounts to £68 18s. a year. The Charity is administered by nine trustees who are appointed by co-optation.

There are eight almswomen whose ages range from 62 to 77. Each inmate occupies one living room, and receives a stipend of 12s. 6d. per month. The rooms are poor and damp. Vacancies are not publicly advertised, but the Charity appears to be well known, as there are usually from six to twelve candidates. Applications are made in writing, accompanied by testimonials from clergymen, ministers, and others, and the applicants are visited at their homes, and inquiry as to their characters and circumstances is made by or on behalf of the trustees. One of the trustees visits the inmates once a month.

COLTON'S CHARITY.

This Charity is for the minister and poor of St. Saviourgate Chapel. A sum of about £5 a year is given to poor members of the congregation in small money gifts.

CHARITIES OF THE COMPANY OF MERCHANT ADVENTURERS.

The company, which is an ancient corporation, is possessed of various charitable properties and funds, including the property of an earlier foundation known as Trinity Hospital, and subsequent benefactions, all of which have been intermixed with the corporate property of the company. Formerly certain rooms under the company's hall were used for the habitation of ten almspeople, but the accommodation was unsatisfactory, and for many years the rooms have ceased to be used for this purpose, and it has been the practice to apply out of the revenue of the company the following yearly sums for the benefit of ten out-pensioners (five men and five women):—

	£	s.	d.
Stipends of 9s. each per month	-	8	0
Coals at Christmas	-	4	12
Gifts on Charter Day	-	2	5
	£60	17	6

A further sum of 10s. is applied in a distribution of bread, making a total of £61 7s. 6d. expended annually on the poor.

Applications for the pensions are made through members of the Company. In making the appointments, preference is given to tradespeople in reduced circumstances. Persons in receipt of Poor Law relief are sometimes appointed, provided the Guardians are willing not to take the pension into account.

A sum of £800 applicable in loans to young tradesmen has ceased to be used for that purpose, and now forms part of the general funds referred to above.

CHARITIES OF THE MERCHANT TAYLORS' COMPANY.

This company is an ancient trade guild, which was incorporated by a charter of Charles II.

Adjoining the Company's hall are several cottages erected by the Company for the use of their poor. In respect of certain small charitable gifts, and under resolutions of the Company in 1715 and 1732, sums amounting to £14 a year are payable to the poor. These sums are supplemented by the Company out of its corporate funds, so as to make a total sum of £40

a year, or thereabouts, which is applied in quarterly payments to three poor persons occupying the cottages mentioned above, and to three out-pensioners, and a sum of £1 1s. a year is contributed to the funds of the York Dispensary. The almspeople and pensioners are not members of the Company, there being, in fact, no poor members, but they are usually, if not invariably, tailors or widows of tailors. They are old people, some of whom are able to earn a little by their trade, and it is believed that none of them are getting Poor Law relief.

INGRAM'S HOSPITAL.

This is a hospital in Bootham, in the City of York, for ten poor widows. The Charity is administered and the almspeople are appointed by the owner for the time being of the Temple Newsom estates, in the county of York. We have been unable to obtain full particulars regarding the administration, as it is claimed that it is a private benefaction. The Charity is, however, included among the Endowed Charities reported by the former Commissioners, and accounts are rendered to the Charity Commissioners.

It appears from the accounts that a sum of £50 a year is applied by the owner of the said estate in payment of stipends to the inmates, and some other payments are also made, the total sum applied for the purposes of the Charity amounting to about £67 a year.

The hospital provides accommodation for ten inmates, and is at present occupied by nine poor widows, six of whom were resident in York at the time of appointment.

QUEEN ELIZABETH'S DOLE.

Two yearly rent charges of £1 3s. 4d. each for the poor of the City are mentioned in the Report of the former Commissioners. One of these is not now received, and the other appears to be applied in relief of rates.

THE BLUE COAT BOYS' AND GREY COAT GIRLS' SCHOOLS.

These schools have an endowment producing (in 1906) £1,825, or thereabouts.

An account of the institutions, so far as they appear to come within the scope of the present Report, is given below. (See page 128.)

LADY HEWLEY'S HOSPITAL.

This hospital was founded for the occupation of nine poor women and one poor man, of the age of 55 years or upwards, and forms one of the Charities founded by Lady Hewley for the benefit of Protestant dissenters in York, Yorkshire, and the northern counties. The Charity is managed by a body of seven sub-trustees, appointed by Lady Hewley's general trustees, who allow a sum of about £290 a year for the maintenance of the hospital.

The hospital is occupied by nine women, who receive monthly stipends of £2 each; and one man, who receives £2 10s. 8d. per month. They belong to the denominations of Congregationalists, Presbyterians, and Baptists. Vacancies are advertised in the Yorkshire newspapers, and inquiries are made as to the character and means of the applicants, as to whether they are receiving Poor Law relief, and whether they have any relatives who are able to support them. The appointments are made by the sub-trustees. Eight of the present inmates resided in York at the time of appointment.

ALLEN'S CHARITY.

The Charity is managed by five trustees, appointed by co-optation. The original trust (in 1747) was for the erection of a hospital for old men, but this direction was never carried out. The income, which is derived from stock, and amounts to £145 10s. a year is applied in payment of pensions at the rate of £10 10s. a year, paid half-yearly to each of 13 respectable old men resident in York, who are unable to maintain themselves through infirmity. The appointments are made by the trustees in rotation, and no public notice is issued. It is not usual to appoint persons in receipt of Poor Law relief, but in one case a man receiving 4s. 6d. a week was elected, with the result that the guardians cut down the amount of their allowance.

LADY CONYNGHAM'S CHARITY.

This Charity, which is administered by the Archbishop, the Dean, and the Recorder of York, comprises four branches. The income is derived from stock. Two of these branches come within the scope of the present Report, and particulars of the amount of the yearly income in each case and its application are as follow :—

1. £63 11s. 4d. applied in paying annuities of £10 to each of six indigent widows or spinsters of 50 years or upwards, residing in the City of York, and not worth £50. The annuitants are respectable old people, and are appointed by the trustees in rotation from a list of applicants kept by the secretary or from the trustees' own knowledge of suitable persons. Particulars of the Charity are published in the diocesan year book.

2. £108 14s. 4d. applied in augmenting the stipends of the inmates of the following hospitals:—St. Catherine's, 4 inmates, £2 17s. each; St. Thomas's, 12 inmates, £2 7s. 6d. each; Middleton's, 20 inmates, £2 5s. 6d. each; Mason's, 5 inmates, £2 17s. each.

HARRISON'S HOSPITAL.

The Charity was founded in 1839, its object being to provide accommodation and stipends for eight poor women, widows or spinsters of the age of 50 years or upwards. There are eight trustees, who are appointed by co-optation. The income consists of dividends on stock amounting to £250 17s. 8d., out of which, after payment of cost of repairs and management expenses, the inmates, who are at present seven in number, receive stipends of £5 a quarter, with £1 each at Christmas. It has not been the practice to give public notice before filling up a vacancy, but it is intended to do so in future. There are usually 20 or 30 applications, which are made on printed forms containing particulars regarding the applicants. A few of those who appear to be most eligible are selected at a meeting of the trustees, and after two or three of the trustees have visited them, one is recommended for appointment. The trust deed contains no denominational qualifications, but for many years it has been the practice to confine the Charity to members of the Church of England. A preference is given to those who are in reduced circumstances, and who have some small means of their own.

YORK CASTLE PRISON CHARITIES.

These Charities are regulated by a Scheme of the Charity Commissioners made in 1890.

The income, which amounts to £83 11s. a year, is paid over to the Discharged Prisoners' Aid Society, of which an account is given (see page 130).

HAUGHTON'S CHARITY.

See parishes of St. Crux and St. Michael-le-Belfry (pages 119 and 122).

HODGSON'S CHARITY.

Under the will of John Hodgson, proved in 1891, the sum of £200 a year, derived from Railway Stock, is applicable, at the discretion of the Board of Guardians, for persons living on small incomes, when afflicted by illness, and without means to procure comforts and necessities which they may require to help them in their distress, such persons not being in receipt of parochial relief, and residing within the York Union and the village of Sheriff Hutton.

Applications for relief from the fund must be made on printed forms, containing space for particulars, including the age, means and nature of sickness of the applicant. The form must be signed by the Guardian of the ward within which the applicant resides, and must be accompanied by a doctor's certificate. The applications are considered at monthly meetings of the Board, who require that applicants should have an income of not less than 5s. a week, and should not have received help from the Charity within six months. The relief is given in money grants, varying in amount from £1 to £3—the usual amount being about 30s. The recipients are usually of the labouring class, or sometimes small shopkeepers. The applications fall somewhat short of the amount of income available.

The recipients are mainly drawn from the City of York, the present estimated population of the Union being—within the City of York, 82,000; outside, 14,000.

POTTER'S HOSPITAL.

This Charity comprises a hospital situate at Leeds, and accommodating 10 inmates, who receive stipends of £20 a year each, and a pension branch under which stipends of the like amount are paid to 26 out-pensioners. The Charity is for the benefit of poor widows living in Leeds, Wakefield, or York, or within 20 miles of some one of these places, but there is no direction that any specific proportion of the beneficiaries shall be selected from any one of these localities, and, owing probably to the fact that the hospital is situate in Leeds and the trustees are resident in that city, the almspeople and pensioners are selected almost exclusively from persons belonging to Leeds.

THE YORK CHARITABLE SOCIETY.

This Society, which was formerly supported by voluntary contributions, is now practically extinct. There is, however, an invested fund consisting of York Corporation Stock, producing £39 a year, which sum is applied in grants, usually of £5 each, in aid of the Sick and Poor Funds of several of the poorer parishes in the city.

THE YORK PENITENTIARY.

YORKSHIRE SCHOOL FOR THE BLIND.

These institutions, of which an account is given below (see pages 127 and 129), possess endowments which, so far as recorded in the books of the Charity Commissioners, produce the undermentioned yearly income:—

	£	s.	d.
York Penitentiary	-	-	54 12 4
Yorkshire School for the Blind	-	-	59 12 0

DYSON'S CHARITY.

This Charity is for poor members of New Street and Clifton Wesleyan Chapels. The income is £50 a year from Railway Stock, and is applied in pensions of £2 5s. a quarter to each of five poor widows of good character, and in distributing £5 at Christmas in sums of 10s. to poor members of the chapels. The recipients are chosen by the three trustees after consulting the leaders' meeting.

THE STRAYS OF MICKLEGATE WARD, BOOTHAM WARD, WALMGATE WARD, AND MONK WARD.

Particulars of Micklegate stray, which is now regulated by Act of Parliament, are given below. The other strays or grazing lands are held by the Corporation of the City in trust for the freemen of the respective wards, and are under the management of wardens or pasture masters appointed by the freemen. Payments are received from freemen and other persons who turn out cattle to graze on the lands, and in some cases rents are derived from letting portions of the property. After payment of rates, taxes, wages, and other outgoings and expenses, the net income is divided among the freemen and widows of freemen resident in the several wards, with the exception of such freemen as have exercised or sold the right of turning out cattle to graze. Some few of the freemen are well-to-do, and do not claim their share of the income, but most of them are poor persons, who are glad to receive the money. The freedom of the city is acquired by inheritance or apprenticeship, and a fee of 7s. 6d. is payable on admission.

Particulars of the several strays are as follows:—

Micklegate Strays.—The York (Micklegate Strays) Act, 1907, provides that the rights of the freemen in respect of these strays shall be extinguished in consideration of an annual payment of £1,000 to be made by the Corporation of York to a committee to be appointed by the freemen resident in Micklegate Strays Ward, and that the income received by the committee shall be applied for the benefit of such freemen, their widows and children, under a scheme to be established by the Charity Commissioners. The Scheme has not yet been established.

Bootham Ward Stray.—Accounts of the receipts and expenditure have not been furnished to us, but from a statement of the distribution presented at a meeting of the freemen on January 1st, 1906, it appears that about 500 freemen and freemen's widows received 12s. 6d. each, making a distribution of about £312 10s. for the year.

Walmgate Ward Stray.—We are informed that the gross yearly income amounts to £150 to £200, and after payment of outgoings and expenses the net receipts are divided among the freemen and freemen's widows resident in the ward, who number about 340.

Monk Ward Stray.—The gross receipts for the year 1906 amounted to £178 1s., and after payment of outgoings and expenses a sum of £72 4s. 6d. was divided among 321 freemen and widows of freemen of the ward in sums of 4s. 6d. each.

PARISHES.

PARISH OF ALL SAINTS, NORTH STREET.

The Charities of the parish consist of a parish estate, the trusts of which are for repairs of the church and relief of the poor, certain Charities for the poor, payable out of the parish estate, and a sum of stock, also for the poor. There are nine trustees, including the rector and churchwardens. The income in 1905 amounted to £236, out of which sum £37 14s. was expended in providing a parish nurse, and in Christmas doles, the residue of the net income being applied for church purposes.

Proceedings are at present pending for the establishment of a scheme of the Charity Commissioners, whereby it is proposed to allocate a larger proportion of the income in the relief of the poor, and to provide for the maintenance of a few pensions, and the application of the residue for the general benefit of the poor of the parish.

PARISH OF ALL SAINTS, PAVEMENT.

A yearly sum of £16 18s. 4d. out of the income of the parish estate is applied in giving two loaves of bread on Sunday at the church to each of nine poor persons selected by the rector and churchwardens.

The other Charities for the poor of the parish produce £8 a year, which is applied in subscribing to the Dispensary, in distributing coals to sixteen poor persons, and in some small money gifts. The recipients are appointed by the vestry from a list of deserving poor persons prepared by the assistant overseer.

PARISH OF ST. CLEMENT, OTHERWISE ST. MARY, BISHOP-HILL SENIOR.

The Charities for the poor of the parish are administered by the churchwardens. The yearly income amounts to £45 2s. 4d., and is applied approximately as follows:—

£	s.	d.	
23	15	4	given in two distributions in coals and bread by tickets to about 180 poor persons. The recipients are recommended by the rector, and include a number of widows.
19	0	0	given in sums of 1s. or 1s. 6d. to thirteen widows.
3	12	4	given in bread at the church on Sunday to ten or twelve recipients.
4	14	4	given in coals to fourteen or fifteen persons attending the parish church.
12	1	4	given by the rector to about sixty recipients by tickets, value 2s. 6d. each, for clothing and flannel.
45	2	4	

A portion of the coal and money gifts is given to about twenty-seven recipients nominated by the vicar and churchwardens of St. Mary Bishophill Junior.

CLIFTON, ST. PHILIP AND ST. JAMES.

This parish was carried out of the parish of St. Olave, but does not participate in the Charities of that parish.

A sum of £13 7s. 8d. a year (Roper's Charity) is given by the vicar and churchwardens in coals and flour by tickets of the value of 6s. 6d. each, to 40 recipients attending Clifton Church, and a sum of £1 3s. 8d. a year (Stephenson's Charity) is applied by the vicar in giving 1 lb. of tea to each of 16 recipients.

The recipients are respectable old people who are fairly well-to-do, there being few poor in the parish.

PARISH OF ST. CRUX.

Payments from Feoffment Estate and other Charities.—A yearly sum of £22 4s. out of the income of the

parish estate is applied in distributing bread every Sunday at the church to 21 poor persons, most of whom are old women receiving out-door relief.

A sum of £22 8s. a year, received by the churchwardens from the trustees of Haughton's Charity, is given to ten poor aged women in half-yearly payments of £1 1s. each, or thereabouts.

Various other small Charities under the management of the churchwardens, the income of which amounts in the aggregate to £26 19s. 8d. a year, are applied, with part of the offertory monies, in paying usually twice a month, or sometimes once a month, 1s. to each of the above-mentioned recipients of bread, and also in some other small gifts of money and bread.

The recipients of the several gifts are in many cases the same persons, but the value of the gifts in any one case does not exceed 1s. 6½d. per week, and this pittance is eked out by relief from the Guardians, who cut down their allowance a little in view of the assistance from the Charities. The trustees believed that many of the recipients had been brought to their present condition of poverty through drink and want of foresight. An instance was given of a woman who received a legacy of £114, kept open house, and spent it within a year.

Hutton's Charity.—The property of this Charity consists of houses, which produce about £56 a year, one-half of which is applicable for poor householders, and the other half for educational purposes. From £20 to £25 a year is distributed in sums of 3s., 4s., or 5s., among all the poor householders of the parish, except those who have recently moved in. The trustees try to exclude those who are fairly well off, or who are known to spend their money in drink, but the large number of recipients (65 on the last occasion) makes discrimination difficult, and, as one of the trustees said, "You can't get at the earnings, and, in some cases, as soon as your back is turned, off they go to the public-house. It is not a very nice job."

St. Crux Almshouse.—An almshouse in the parish of St. Dennis accommodates two poor persons of the parish of St. Crux, who are appointed by the churchwardens. There is no income from endowment, and the inmates are supported by out-door relief, with a share of the parish Charities.

PARISH OF ST. CUTHBERT.

The income of the Charities of this parish amounts to £3 8s. 7d. a year, which sum is distributed by one of the churchwardens in coals to poor persons of the parish from a list furnished by the rector.

PARISH OF ST. DENNIS.

Out of the income of the Church Estate, which is vested in feoffees, a sum of £6 3s. 4d. a year is applied in distributing bread at the church on Sunday. A further sum of £2 is distributed in coals, and a sum of £2 10s. is paid to the rector and churchwardens, and with other small Charities producing £3 5s. 8d. a year is applied in distributing groceries to a large number of recipients by tickets of the value of 8d., 1s., and 1s. 6d. each.

PARISH OF DRINGHOUSES.

This parish, which is partly within and partly without the City boundary, has a Charity producing 6s. 8d. a year, divided among four poor widows.

PARISH OF FULFORD.

This parish consists of two portions, one of which is within the city boundary and the other outside. The income of the Endowed Charities for the poor of the parish is divided equally between the two portions, the share of the city portion amounting to £7 9s. 3d. a year. This sum is applied in a weekly distribution of bread and in gifts of 1s. at Christmas and two bags of coal to poor persons chosen by the vicar and his curate.

PARISH OF ST. HELEN, STONEGATE.

A sum of £18 out of the income of Leonard Thompson's Charity (see parish of St. Martin, Coney Street, page 121) is applicable for the poor of St. Helen's, and is given in sums of 10s. to 25s. each to widows and other necessitous persons of good character whose names are furnished to the trustees by the vicar.

The vicar and churchwardens are trustees of various

other small Charities for the poor of the parish, producing £14 2s. 6d. a year, which sum is applied by the vicar in relieving poor persons in cases of sickness or other special distress.

The income of another Charity (Shilleto's), which is in the hands of eight trustees, amounts (after deducting 10s. for a sermon) to £6 1s. a year, out of which about £1 a year is paid to the parish clothing club and the residue is given in sums of 5s. or 7s. to poor persons recommended by the vicar.

PARISHES OF HOLY TRINITY, GOODRAMGATE,
AND ST. JOHN DELPIKE.

Jane Wright's Charity.—The property of this Charity consists of farms, etc., producing a gross yearly income of £371, and is managed by a body of seven trustees. An expenditure of about £570 has recently been incurred in the erection of new farm buildings, and has been provided by an overdraft with the bank. The trusts of the Charity are for apprenticing and for relief of poor widows or householders.

Of recent years the net yearly expenditure for charitable purposes has amounted to about £240, applied in the proportions of £160 for Holy Trinity and £80 for St. John Delpike. The recipients, of whom there are 13 resident in Holy Trinity and 8 in St. John Delpike, receive in each case half-yearly payments of from £2 to £7. Applications are made at meetings of the Vestry, and the appointments are made by the Vestry. The recipients are mostly women of advanced age. Preference is given to those who have honestly tried to keep themselves. In some cases they are getting outdoor relief when appointed, and when they receive the pension the allowance from the Guardians is stopped or curtailed. We were told by many informants that the existence of the Charity has the effect of attracting poor persons, and there is consequently a great demand for rooms in the parish.

For a number of years no part of the income has been expended in apprenticing, which has fallen into desuetude in York.

Benefaction Fund.—A sum of £9 a year, derived from North-Eastern Railway 3 per Cent. Debenture Stock, representing the gifts of Hayton and others, is applied by the rector and churchwardens in distributing bread on Sundays at the church, and coals at Christmas to poor persons of the parish of Holy Trinity, Goodramgate.

PARISH OF HOLY TRINITY, KING'S COURT, OTHERWISE
CHRIST CHURCH.

The principal Charity for the poor of the parish, that of Arlish and Chambers, is regulated by a scheme of the Charity Commissioners made in 1902. There are nine trustees, one of whom is appointed by the city council, and the remainder by the vestry of the parish. The income is £132 a year. Pensions at the rate of 5s. each per week are paid to eight old people possessing the qualifications mentioned in the scheme, which are those usually prescribed in the case of Pension Charities under Schemes of the Commissioners (see Appendix VIII.); sums of £2 2s. and £5 5s. are subscribed to the hospital and dispensary; and a sum of about £10 is applied in distributing coals among the deserving poor of the parish. There are two distributions and about 40 recipients on each occasion. The trustee from whom we obtained information concerning the Charity considered that the maintenance of pensions was a far more beneficial application of charitable funds than the giving of doles.

The other Charities for the poor of the parish have an income of £5 12s., which is applied in distributing on four occasions annually at the church a loaf of bread to each of 40 or 50 recipients.

PARISH OF HOLY TRINITY, MICKLEGATE.

Bower's Charity.—There are three trustees of this Charity, two of whom are not resident in York. The share of the Charity which belongs to the parish of Holy Trinity, Micklegate, amounts to £8 15s. a year, and is given in sums of 2s. 6d. to 10s. to poor persons not receiving relief from the Guardians.

Ward's Charity.—The income has largely increased recently through the sale of a public-house and cottage belonging to the Charity, and now amounts to £76 15s. a year, consisting of the interest on a loan and dividends on Consols. The income is applied by the

trustees, who are ten in number, in distributing small gifts in cash or in kind to the poor of the parish. The chief distribution takes place on St. Thomas's Day in presence of three or four of the trustees, when about 100 poor persons attend and receive cash, or tickets for groceries to the value of 2s. 6d., 5s., 7s. 6d., or 10s. The tickets are given in cases in which the trustees think that a cash gift would be misapplied. The recipients must be householders (not lodgers), and are drawn from a very poor class, many being in receipt of out-relief. This general distribution is regarded as having a pauperising effect, and it is said that there would be a tremendous row if it were stopped.

Charities of Hind and Green (Holgate Land) and Waid and Smith.—The income of these Charities, amounting to £14 17s. 4d. a year, is distributed by the rector at various times during the year among a large number of recipients in bread and by tickets for milk, groceries, etc.

Gibson's Charity.—The sum of 12s. a year is given by the rector to six poor householders at Christmas in sums of 2s. each.

Potter's Charity.—The income, £1 5s. a year, is applied by the rector in subscribing to a convalescent home at Bridlington, and an order of admission is received.

PARISH OF ST. JOHN, MICKLEGATE.

Duckworth's Charity. the income of which was originally £5 a year, applicable 10s. to the minister. and the residue to poor householders, now produces in rents and dividends £81 10s. a year. The Charity is administered by four trustees, who apply a sum of about £25 out of the income in subscriptions to the local hospital, dispensary, nursing home, invalid kitchen, and parish clothing club. The dispensary and other orders which are received are given to poor persons by the vicar and are very useful. The residue of the income is applied in distributing at the New Year to each of about 100 poor householders 10 tickets or thereabouts of the value of 1s. each for clothing, coals or food. The total number of poor widows or families in the parish is about 130, so that about four-fifths receive the gifts. The Charity was formerly given in cash, but it was found that the money was frequently spent in the public-house. To prevent this the system of giving tickets was introduced. The following is a specimen of the tickets.

Face :—

PARISH OF ST. JOHN, MICKLEGATE.

DUCKWORTH'S CHARITY.

JANUARY 15th, 1907. This Ticket entitles the Holder to receive
FOOD, CLOTHING, OR COALS,
to the value of ONE SHILLING.

The Articles must be purchased in the Parish, of any Tradesman the holder may select.

ARTICLES MUST BE SUPPLIED TO THE FULL VALUE OF THE TICKET, AND NO CHANGE GIVEN.

This Ticket must not be used for the Purchase of intoxicating liquors.

This Ticket is NOT TRANSFERABLE, and anyone selling the same will be disqualified from receiving the charity.

Payment for the tickets will be made on application to Mr. H. W. Empson, Treasurer, 41, North Street, on or after February 1st.

T. AINSWORTH BRODE. GEORGE TRUNDLE } Trustees.
HENRY W. EMPSON. JAS. SMITH }
[See other side.

Back :—

WARNING.

It having come to the knowledge of the Trustees that certain Tickets have been sold or exchanged, they hereby give notice that the Tickets are given with the distinct understanding that they cannot be transferred or sold. The acceptance of the Tickets by any recipient implies a legal contract to carry out the conditions imposed, and anyone infringing these conditions will be liable to the legal consequences of such act.

In spite of the warning on the tickets they have not infrequently been sold, and an instance was given of

a publican cashing 30 tickets at one time. Of recent years the gift has been refused to persons of notoriously bad character, but the present application is far from satisfactory, and the vicar (and the other trustees also, as we are informed) would be glad to see the dole abolished, and the money applied in some manner which would be really beneficial to the poor of the parish.

The other Charities for the poor of the parish are administered by the vicar and churchwardens. The gross yearly income is £36 6s. 9d. or thereabouts, and the net income is about £30, which sum is applied approximately as follows:—

	£	s.	d.
Money gifts to 11 widows - - -	7	10	0
Coals to 100 persons - - -	7	0	0
Bread, 13 widows, weekly - -	6	15	0
Tickets for groceries and bread to 150 persons, and meals to 68 poor children - - -	4	10	0
Support of mother's meeting, penny bank, and clothing club -	4	5	0
	30	0	0

PARISH OF ST. LAWRENCE AND ST. NICHOLAS.

Two Charities, founded by Jane Scruton and John Sykes, have an income of £3 17s. a year, which is given by the vicar and churchwardens in coals and flour by tickets to widows and other needy persons of the parish.

ELLEN WILSON'S HOSPITAL.

This Charity was founded and endowed by John Sykes in 1894. The endowment consists of a freehold site and six almshouses in the parish of St. Lawrence and stock producing £287 a year. The trustees are the Lord Mayor of York and the Vicar of St. Lawrence (*ex officio*), and five co-optative trustees. There are six inmates of the almshouses and seven out-pensioners. The stipend in each case is 8s. per week. The beneficiaries are chosen from the parish of St. Lawrence in accordance with the provisions of the trust deed, which prescribes that they should all be aged or infirm women chosen from deserving poor persons born in the parish of St. Lawrence, or resident therein for 10 years at least, and not in receipt of any other Charity or of parochial relief for 12 months before their election. Particulars of applicants for the Charity are entered in a book kept by the clerk to the trustees. On the occurrence of a vacancy the particulars are placed before the trustees at a meeting, and one is elected subject to a satisfactory report being received from one of the trustees after visiting the candidate.

PARISH OF ST. MARGARET, WALMGATE.

The income of Guest's Charity, which is derived from land, and amounts to £30 a year, is applied in payment of a pension of £15 a year, paid half-yearly, to a poor man, and a pension of a like amount to a poor woman. The pensioners are chosen by the Vicar and Churchwardens from householders of the parish in reduced circumstances and not getting Poor Law relief. The Charity is regarded as a very useful one, and the fact that receipt of Poor Law relief is a disqualification has the effect of inducing intending applicants to try to maintain themselves without assistance from the Guardians.

The income of other Charities of the parish, amounting to £8 10s. 10d. a year, is applied by the Churchwardens in distributing eight 2d. loaves each Sunday and in gifts of bread, flour and coals to poor persons at Christmas.

The parish is one of the poorest in the City.

WINTERSCALE'S HOSPITAL.

The Hospital is for six poor people of the parish of St. Margaret. The trustees are the Vicar of the parish (*ex officio*) and 11 trustees whose appointments are approved by the Charity Commissioners. The income is £125 16s. a year, out of which stipends at the rate of £18 a year are paid to each of the six almspeople.

It is the practice always to appoint women to the almshouses. Before filling up a vacancy public notice

is given and applications are made on printed forms containing full particulars to be furnished concerning the applicants. A summary of the particulars is sent to each trustee, and inquiries are made by them. There are usually five or six applicants. The election is made by vote at a meeting of the trustees, regard being had to the means and character of the candidates, and their length of residence in the parish. Preference is given to those who have not received Poor Law relief, but receipt of such relief is not treated as a disqualification, and two of the present almspeople were receiving relief, which ceased on their appointment.

PARISH OF ST. MARTIN, CONEY STREET.

Thompson's Charity.—The gross yearly income, after deducting payments to the Vicar of St. Martin's and the parish of St. Helen, amounts to £85 a year. Out of this sum, under a Scheme of the Charity Commissioners made in 1869, £20 is applicable for the poor of St. Martin's, and the residue is applicable for the apprenticing or education of poor boys of the parish.

The sum of £20 is distributed in December in sums varying from 5s. to 40s. to respectable persons in the parish recommended by the Vicar. The parish is in the business centre of York, and consists chiefly of offices and shops. It is stated that there are not more than 28 families who can be called poor, and that none of these are getting Poor Law relief.

Out of the residue of the net income payments are made for the benefit of apprentices, of whom four are at present serving their term.

Wright's and Other Charities.—The sum of £25 from Wright's Charity, with 10s. 4d., the income of two other Charities, is applied in relieving the poorer class in the parish, such as decayed tradespeople, caretakers and widows. Last year £10 was given to an aged tradesman in reduced circumstances and suffering from paralysis, and the residue of the income was given in tickets of the value of 1s. each for such articles as the recipients choose.

Musgrave's and Beckwith's Charities.—The sum of £4 a year (Musgrave's Charity) is given to about 20 poor people of the parish in sums of 2s. to 5s. each, and the sum of £4 14s. 4d. a year (Beckwith's Charity) is applied by the Vicar and Churchwardens in distributing about 67 bags of coals.

PARISH OF ST. MARTIN-CUM-GREGORY.

Poor's Stock.—This Charity is regulated by a scheme of the Charity Commissioners made in 1906. The trustees are the Rector of the parish, three trustees appointed by the Town Council, and three co-optative trustees. The income, amounting to £28 0s. 8d. a year, is applied, in accordance with the provisions of the Scheme, in grants to the York Dispensary and the District Nursing Fund, in out-fits for young persons, and in providing relief in money or in kind for the poor of the parish in special cases of sickness, etc.

The Rector of the parish was good enough to furnish us with some typical instances of the manner in which relief is given, and these are set out below as an illustration how a Charity, the income of which was formerly wasted in periodical doles, may be made productive of substantial benefit to the poor in time of sickness and need.

TYPICAL CASES OF RELIEF GIVEN TO THE POOR OF THE PARISH DURING THE YEAR 1907.

W. B.—Aged 67, single man, railway labourer, pension 5s., Roman Catholic, not in receipt of Poor Law relief till within a few days of his death.

Relief from February 11, 1907:—

	£	s.	d.
Milk, beef tea and eggs - - -	0	9	6½
Hire of attendant - - -	2	1	0

Died of consumption, July 17, 1907.

J. G.—Husband much out of work; son, 19, out of work; daughter working at Rowntree's Cocoa Works; two lodgers; no Poor Law relief.

Relief given from March 22 to July 31:—

	£	s.	d.
Milk and beef tea - - -	1	0	6

Died of Dropsy July 31, 1907.

J. A.—Labourer, casual employment; no Poor Law relief; has wife and two grown up daughters, one an invalid. the

other at Rowntree's earning about 8s. or 9s. per week; also a girl, Ivy, recently admitted to the Blind School, York.

Relief given from February 19 to September 18, 1907:—

	£	s.	d.
Train fare to Leeds Infirmary for mother and child (twice)	0	11	6
A pair of spectacles for child	0	4	8

Sawney's Charity.—A sum of 50s. a year, applicable for the distribution of bread, was so applied until two or three years ago, but has since been carried inadvertently to the Church Account.

Vaux's Charity.—A sum of 30s. a year is applied in distributing bread after three sermons.

Two small rent charges of 10s. each for the poor of the parish have apparently been lost.

PARISH OF ST. MARY, BISHOPHILL, JUNIOR.

The Consolidated Charities.—Under this title four Charities for the benefit of the poor of the parish, the income of which was formerly applied in doles, are now regulated by a scheme of the Charity Commissioners dated 11th January, 1907, which provides that the trustees shall consist of the vicar and churchwardens (*ex officio*), two representative trustees appointed by the councillors of the ward, and two co-optative trustees. The Scheme directs that pensions of not less than 5s. each per week shall be paid to four poor persons qualified as therein mentioned, and that the residue of the income shall be applied in accordance with provisions similar to those usually inserted in schemes of the Charity Commissioners for general benefit of poor (see Appendix VIII. for specimen).

The gross yearly income of the Charities amounts to £90 14s. 8d. In two cases the income is derived from house property, and the cost of repairs, etc., has to be deducted.

The provisions of the scheme have not yet been carried fully into operation. A dole of bread is being continued to the present recipients, subscriptions of £2 2s. each have been paid to the York Hospital and the Dispensary, and a patient has been sent to a Consumptive Home, and the trustees are about to appoint two pensioners at 5s. each per week.

The parish also participates in some of the Charities of the parish of St. Mary, Bishophill, Senior, as mentioned above (see page 119).

PARISH OF ST. MARY, CASTLEGATE.

The income of Gould's Charity, £13 6s. 8d. a year, is applied by the trustees of the Municipal Charities in providing weekly allowances of half a stone of flour to each of eight or ten poor widows of the parish of St. Mary, Castlegate, who are nominated by the rector. It is stated that none of the poor of the parish are in receipt of Poor Law relief.

The Municipal trustees also apply one half of the income of Myre's Charity, which share amounts to £4 12s. a year, in distributing coals by tickets of the value of 9d. each, to poor persons of the parish nominated by the rector.

In respect of appointments to Sir H. Thomson's Hospital (see page 115) preference is given to poor persons of the parish of St. Mary, Castlegate.

The income of the other Charities for the poor of the parish, amounting to £12 11s. 8d. a year, is expended by the rector and churchwardens in weekly allowances of bread and tea to four poor women, and in providing medical attendance for poor persons of the parish by subscriptions to the Dispensary.

PARISH OF ST. MAURICE.

The income of the Charities, £23 17s. 4d. a year, is applied by the rector and churchwardens in providing bread weekly for four old women, and in distributing, through district visitors, coals in quantities of one cwt., and money gifts of 1s. or 1s. 6d., or groceries of the same value. The recipients include pretty well all the poor people of the parish, whether they are or are not in receipt of Poor Law relief, and without much regard to character.

PARISH OF ST. MICHAEL-LE-BELFRY.

There is a Feoffment Estate belonging to the parish and vested in eight trustees, the income of which (after deducting payments to two of the Charities mentioned below), amounts to £175 15s. a year. After defraying the cost of repairs to the property of the

Charity, and some other small expenses, the income is applied as follows:—

Seven pensions at 5s. per week and one pension at 1s. per week are paid to poor aged widows appointed by the trustees on the recommendation of the vicar and district visitors. The pensioner at 1s. per week is now in the workhouse infirmary, and the said weekly allowance continues to be applied for her benefit.

Twelve poor women at Christmas receive 12s. 3d. each, and six receive 9s. each; and there is a distribution of coals at the same season, a sum of about £12 being expended in providing about 200 bags of coal, given in quantities of about three bags to a family.

A sum of about £10 is expended in subscriptions to hospitals, etc., for which letters of admission are received, and given to the poor, and a grant of £5 5s. is made to the expenses of the parish room, in which the trustees meet.

A sum of £10 was formerly paid to the vicar for distribution, but this payment has ceased.

The income of the other Charities for the poor of the parish, including share of Haughton's, amounts to £30 16s. 8d. a year, and is applied by the vicar and churchwardens as to a sum of £10 16s. 4d. in money gifts of 5s. each at Christmas, and as to the residue in distributing bread weekly and on certain Feast Days, and in small gifts of flour at Christmas. The distribution is made by the vicar and district visitors. Six stones of the flour are given to the parish of St. Wilfrid (see page 123).

PARISH OF ST. MICHAEL, SPURRIERGATE.

Parish Estate and Charities included therein.—The trusts of the parish estate are for the purposes of the Church and the relief of the poor and to such other Godly uses as the feoffees and churchwardens should think meet. The income of the estate and of several smaller Charities for the poor which are included therein amounted, in 1902, when accounts were last rendered to the Charity Commissioners, to £174 1s. 2d. The accounts do not show the manner in which the income is applied, but it was stated at our inquiry that the feoffees make the following yearly payments for the relief of poor persons of the parish:—

A sum of about £28 12s. a year applied in paying the rents of two married couples and one single woman, appointed by the vestry;

A sum of 20s. (Gibson's Charity) divided at Christmas among 12 poor housekeepers, nominated by the rector and churchwardens.

A sum of £6 (Hutchinson's Charity) given to two or more poor persons in money or in bread;

A sum of about £20 paid to the churchwardens for the benefit of the poor, and applied by the rector in relieving cases of sickness and distress by gifts of articles in kind.

It was stated that the feoffees pay such sums for the relief of the poor as the rector and churchwardens consider necessary, and that no poor person in the parish need become chargeable on the Poor Rate.

Charities of Manklin and others.—These Charities, which are administered by the churchwardens, have a yearly income of £13 8s., out of which £11 8s. is applicable for the poor, and £2 for the rector. The actual amount applied for the poor is £8 18s., and this sum is applied in distributing loaves of the value of 2½d., and in small gifts of coals.

Myre's Charity.—The sum of £4 12s. a year, being one half of the income of the Charity is applied in distributing coals to poor families in the parish by tickets of the value of 9d. each.

PARISH OF ST. OLAVE AND ST. GILES.

The income of the Charities of Bebb and Dixon, amounting to £19 14s. 6d. a year, is applied in providing for each of the inmates of Ingram's Hospital (see page 117), on St. Thomas's Day, one bag of coals, half stone of flour, and 5s. in cash.

The income of other small Charities for the poor of the parish, amounting to £7 15s. 4d. a year, is applied as to £3 12s. in giving a loaf of bread every Sunday to each of four poor women at the church, and in distributing bread on Plough Monday and on Christmas Eve, and as to £4 3s. 4d. in distributing coals and flour in quantities of one bag of coals and half a stone of flour to recipients chosen by the vicar and district visitors from a list submitted by the churchwardens.

The vicar and churchwardens think that the money would be better applied if given in more substantial amounts in cases of real need.

Some other small Charities appear to have been lost.

PARISH OF ST. PAUL, HOLGATE.

The income of the Charities of Hollon and Fletcher, amounting to £15 8s. a year, is applied by the rector and churchwardens in distributing at Christmas among poor persons of the parish about 250 bags of coals in quantities of one or two bags in each case. The trustees would be glad if the distribution could be made at some other season, since much private charity is given at Christmas. One resident in the parish, it was stated, gives away 1,000 bags of coals every Christmas.

PARISH OF ST. PETER-LE-WILLOWS.

The sum of £6 a year, derived from £200 York Corporation Stock, representing the gift of Isabella Kirk in 1905, is applied by the rector and churchwardens in distributing coals at Christmas among about 80 recipients, in quantities of 1½ cwt., or, in the case of widows and sick persons, 2½ cwt. The parish is a small one, and practically all the poor resident in the parish receive the coals. Any attempt to discriminate on grounds of character, etc., "raises a great row."

PARISH OF ST. SAMPSON.

The income of Woodhouse's Charity, amounting to £9 8s. 8d. a year, is applied by the trustees of the Municipal Charities in distributing tickets for coals to recipients selected by the vicar of St. Sampson.

The income of the other Charities, amounting to £28 5s. 1d. a year, is applied by the vicar and one of the churchwardens as follows:—

From four to six old men, some of whom are getting Poor Law relief, receive quarterly payments of 10s. or 13s. 4d. cash;

Each of six widows receives a loaf of bread every Sunday at the church; and

A sum of £8 is distributed at Easter and Christmas in money gifts of 2s. 6d. to 15s. to widows and other poor persons.

PARISH OF ST. SAVIOUR.

Barker's Charity is administered by six trustees, including the rector of the parish. The endowment consists of about five acres of land on the outskirts of the

city, let at £50 a year, out of which about £33 is applied in distributing bread at the church every Sunday, and at Christmas to 25 recipients, most of whom are getting Poor Law relief; about £3 is applied in providing outfits for apprentices; and the residue is being accumulated to defray the cost of building a wall.

The founder directed that out of the income of the Charity, which was originally very small, £3 3s. should be applied in distributing bread and in payments to the trustees, and that the residue should be applied in apprenticing. The land of the Charity is, or will shortly become, ripe for building purposes, and it may be desirable that a report as to the best mode of developing the estate should be obtained, and a scheme established for the application of the increased income.

Another charity of the parish produces £2 a year, which is given by the rector in sums of 2s. each to poor persons attending the church on Christmas Eve.

PARISH OF ST. WILFRID.

A sum of stock, representing a portion of the Feoffee Estate of the parish now constitutes the endowment of an eleemosynary charity regulated by a scheme of the Charity Commission, dated December 29th, 1906. The trustees are the vicar (*ex-officio*), four representatives of the Town Council, and two (at present four) co-optative trustees. The income amounts to £73 13s. a year.

The scheme provides that not less than £52 a year shall be applied in maintaining four pensions, the pensioners to be "poor persons of good character who have resided in the Ancient Parish of St. Wilfrid, or, failing suitable candidates so qualified, have resided in the Ancient Parish of St. Michael-le-Belfrey, in either case for not less than two years next preceding the time of their appointment, who have not during that period received Poor-Law relief, and who, from age, ill-health, accident, or infirmity, are, wholly or in part, unable to maintain themselves by their own exertions."

There are at present four duly qualified pensioners, who receive 5s. per week each.

The scheme provides that the residue of the income shall be applied in accordance with provisions similar to those usually inserted in schemes for the general benefit of the poor (see Appendix VIII.); but no expenditure for these purposes has yet been made.

A sum of 3s. 4d. a year received under another Charity is from time to time distributed in money, and six stones of flour are received annually from the parish of St. Michael-le-Belfrey and given to poor persons.

TABULAR SUMMARY OF ENDOWED CHARITIES.

NOTE.—The figures showing expenditure are subject to deductions in respect of out-goings and management expenses.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-pensioners.	Distribution to Poor.		General Benefit of Poor.	Remarks.
				In Money.	In Kind.		
The Municipal Charities - - - - -	£ s. d. 827 3 0	£ s. d. 702 18 8	£ s. d. 14 15 4	£ s. d. 56 16 8	£ s. d. 17 10 0	£ s. d. *35 2 4	* £24 12s. 4d. for loans and £10 10s. outfits for apprentices.
Agar's Pension Charity - - - - -	44 12 4	—	44 12 4	—	—	—	
Barstow's Hospital - - - - -	42 13 2	42 13 2	—	—	—	—	
Mason's Hospital - - - - -	32 10 0	32 10 0	—	—	—	—	
Wandesford's Hospital - - - - -	325 15 0	325 15 0	—	—	—	—	
Dorothy Wilson's Hospital, and Charity for the Blind.	226 0 0	186 0 0	40 0 0	—	—	—	
Sir R. Watter's Hospital - - - - -	26 3 0	26 3 0	—	—	—	—	
Colton's Hospital - - - - -	68 18 0	68 18 0	—	—	—	—	
Colton's Charity - - - - -	5 0 0	—	—	5 0 0	—	—	
Charities of the Company of Merchant Adventurers.	61 7 6	—	60 17 6	—	0 10 0	—	
Charities of the Merchant Taylors' Company -	40 0 0	19 9 6	19 9 6	—	—	* 1 1 0	* To York Dispensary.
Ingram's Hospital - - - - -	67 0 0	67 0 0	—	—	—	—	
Queen Elizabeth's Dole - - - - -	2 6 8	—	—	—	—	—	£1 3s. 4d. not now received, and £1 3s. 4d. apparently applied in relief of rates.
Blue Coat Boys' and Grey Coat Girls' Schools	1,825 0 0	—	—	—	—	1,825 0 0	
Lady Hewley's Hospital - - - - -	290 0 0	290 0 0	—	—	—	—	
Allen's Charity - - - - -	145 10 0	—	145 10 0	—	—	—	
Lady Conyngham's Charity - - - - -	172 5 8	108 14 4	63 11 4	—	—	—	
Harrison's Hospital - - - - -	250 17 8	250 17 8	—	—	—	—	
York Castle Prison Charities - - - - -	83 11 0	—	—	—	—	* 83 11 0	* Paid to Discharged Prisoners' Aid Society.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

PARISHES.	200 0 0	—	—	200 0 0	—	—	200 0 0	—	—	For poor persons within York Union
Hodgson's Charity - - - -	200 0 0	—	—	—	—	—	—	—	—	Beneficiaries appointed almost entirely from Leeds
Potter's Hospital - - - -	—	—	—	—	—	—	—	—	—	In money and kind.
York Charitable Society - - -	39 0 0	—	—	—	—	—	3 0 0	—	—	
York Penitentiary - - - -	54 12 4	—	—	—	—	—	—	—	54 12 4	
Yorkshire School for the Blind - - -	59 12 0	—	—	—	—	—	—	—	59 12 0	
Dyson's Charity - - - -	50 0 0	—	—	—	—	45 0 0	5 0	—	—	For poor of New Street and Clifton Wesleyan Chapels
Micklelegate Strays - - - -	1,000 0 0	—	—	—	—	—	—	—	1,000 0 0	To be applied for benefit of Freemen of Micklelegate Ward under scheme of City Commissioners.
Bootham, Waingate, and Monk Wards Strays	665 10 0 (about)	—	—	—	—	—	665 10 0	—	—	For Fr enen and widows of Freemen in the respective wards.
	6,605 7 4	2,120 19 4	433 16 0	971 6 8	18 0 0	3,058 18 8				
PARISHES.										
All Saints, North Street - - - -	37 14 0	—	—	—	—	—	*37 14 0	—	—	*Also for parish nurse. Proceedings for scheme pending.
All Saints, Pavement - - - -	24 18 4	—	—	—	—	—	—	24 18 4	—	Also in money and subscriptions to Dispensary.
St. Clement, otherwise St. Mary, Bishophill, Senior.	45 2 4	—	—	—	—	—	0 19 0	44 3 4	—	
Clifton, St. Philip and St. James - - -	14 11 4	—	—	—	—	—	—	14 11 4	—	
St. Crux - - - -	99 11 8	—	—	—	—	—	77 7 8	22 4 0	—	There is also an alushouse.
St. Cuthbert - - - -	3 8 7	—	—	—	—	—	—	3 8 7	—	
St. Dennis - - - -	13 19 0	—	—	—	—	—	—	13 19 0	—	
Dringhouses - - - -	0 6 8	—	—	—	—	—	0 6 8	—	—	
Fulford - - - -	7 9 3	—	—	—	—	—	—	7 9 3	—	
St. Helen, Stonegate - - - -	38 3 6	—	—	—	—	—	38 3 6	—	—	Also in money.
Holy Trinity, Goodraugate and St. John, Delpike.	380 0 0	—	—	—	—	371 0 0	—	9 0 0	—	
Holy Trinity, King's Court, otherwise Carist Church.	137 12 0	—	—	—	—	104 0 0	—	5 12 0	*28 0 0	* Given in kind and in subscriptions to hospital and dispensary.
Holy Trinity, Micklelegate - - - -	102 4 4	—	—	—	—	—	*86 2 0	14 17 4	+1 5 0	* Also in kind. + Subscription to Convalescent Home.
St. John, Micklelegate - - - -	117 16 9	—	—	—	—	—	7 10 0	74 15 0	*35 11 9	*Subscriptions to hospitals, clothing clubs, etc.

TABULAR SUMMARY.—continued.

Name of Charity.	Gross Yearly Income.	Alms-people.	Out-pensioners.	Distribution of the Poor.		General Benefit of Poor	R. mark ^e .
				In Money.	In Kind.		
St. Lawrence and St. Nicholas	£ s. d. 290 17 0	£ s. d. 287 0 0	£ s. d. —	£ s. d. —	£ s. d. 3 17 0	£ s. d. —	
St. Margaret, Walmgate	164 6 10	125 16 0	30 0 0	—	8 10 10	—	
St. Martin, Coney Street	119 4 8	—	—	*49 10 4	4 14 4	†65 0 0	* Also in kind. † Applied, after payment of outgoings, for benefit of apprentices.
St. Martin-cum-Gregory	32 0 8	—	—	—	4 0 0	*28 0 8	* Grants to dispensary, etc., and relief in special cases.
St. Mary, Bishophill, Junior	90 14 8	—	52 0 0	—	—	38 14 8	The application shown is as directed by scheme which has not yet been carried fully into effect.
St. Mary, Castlegate	30 10 4	—	—	—	*30 10 4	—	* Part given in subscription to dispensary.
St. Maurice	23 17 4	—	—	—	*23 17 4	—	* Also in Money.
St. Michael-le-Belfry	206 11 8	—	93 12 0	20 17 4	32 0 4	*60 2 0	* Applied, after payment of outgoings for repairs, etc., in subscriptions to hospitals, etc.
St. Michael, Spurriergate	71 12 0	—	28 12 0	*7 0 0	36 0 0	—	* Also in kind.
St. Olave and St. Giles	27 9 10	19 14 6	—	—	7 15 4	—	
St. Paul, Holgate	15 8 0	—	—	—	15 8 0	—	
St. Peter-le-Willows	6 0 0	—	—	—	6 0 0	—	
St. Sampson	37 13 9	—	—	*28 5 1	9 8 8	—	* Also in kind.
St. Saviour	52 0 0	—	—	2 0 0	33 0 0	*17 0 0	* Of this £3 applied for apprentices and residue accumulating.
St. Wilfrid	73 16 4	—	52 0 0	0 3 4	—	*21 13 0	* Not yet applied.
Total	2,265 0 10	432 10 6	731 4 0	355 18 11	450 0 4	295 7 1	
General Charities	6,605 7 4	2,120 19 4	433 16 0	971 6 8	18 0 0	3,058 18 8	
Parishes	2,265 0 10	432 10 6	731 4 0	355 18 11	450 0 4	295 7 1	
Total	*8,870 8 2	2,553 9 10	1,165 0 0	1,327 5 7	408 0 4	3,354 5 9	* Deduct £2 6s. 8d., see above Queen Elizabeth's Dole.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

VOLUNTARY CHARITIES.

YORK HOME FOR NURSES.

Founded in 1870.

The object of this institution is defined as being "to provide trained nurses to attend the sick in private houses in any part of the United Kingdom, and also to nurse gratuitously among the poor in York and neighbourhood."

The management is in the hands of a council appointed at the annual meeting and an executive committee.

The nurses engaged in ordinary private nursing, for whose services fees are paid, and the district nurses, are under the control of the same committee; but there are separate balance-sheets for each branch of work.

The staff of district nurses consists of six, of whom three reside at the Home and three in their respective districts.

During the year ending December 31st, 1906, the number of cases nursed was 601, and the visits paid 13,622.

For the same period the receipts were:—Subscriptions £69, donations £213, church offertories and collections, sales of work, etc., £262 (less contributions from Feoffees), dividends and interest £18, donations from patients £4, and donation to Samaritan Fund £10. Total, £576.

The payments were £536.

Prior to two years ago, when the Home was managed by Sisters, food, brandy, etc., were given on a large scale. Now there is a small Samaritan Fund, which is used largely for the supply of surgical appliances. A good many hospital, dispensary, convalescent, and invalid kitchen "letters" are given away, as well as clothing.

YORK BENEVOLENT SOCIETY.

Founded in 1793.

This Society, though managed by Wesleyans, and almost entirely supported by them, is unsectarian.

It is stated in the rules that "no distinction is to be made in favour of anyone on account of religious sentiment, sect, or party, the only recommendation deemed necessary being real want."

The affairs of the Society are in the hands of a committee appointed at the annual meeting.

No person may be relieved without being visited, and visitors are enjoined to recommend cleanliness and the advantage to be derived from proper ventilation.

The city is divided into three divisions, each with a local secretary, who has from eight to ten visitors in charge of districts working under him.

Help is given through the visitors, entirely in the form of bread tickets of the value of 6d., and coal tickets of the value of 9d.

The visitors are instructed to make inquiry respecting the cases brought to their notice, and we were informed that a certain number were rejected by them.

As a rule, the assistance given is one ticket of each kind; in special cases double the quantity is given. No case may be helped a second time until after a month has elapsed.

An active worker for the Society stated that about 2,700 cases were helped during the winter months (November to March).

The tickets are made payable to the bearer; and the same informant said he had known of cases in which the 6d. tickets had been sold for 3d. each, and he thought it was possible that this was not an infrequent occurrence.

Another informant, who had been a subscriber to the Society, was of opinion that the Society did not do much good, as the assistance was so trifling.

It seems strange, having regard to the large sums spent in doles by the Endowed Charities, that a society supported by voluntary contributions should deliberately add to the number.

Persons in receipt of Poor-Law relief are not considered ineligible for help, and, out of 30 recipients taken at random, 9 were found to be on the out-door relief list, and 5 in receipt of occasional relief.

The receipts for the year ending December 31, 1906, were:—Subscriptions and donations £47, collections £50, and interest on investments £37. Total, £134. The payments amounted to £133.

The following are some examples of cases we came across which had been assisted by the Society:—

No. 492.—Widow, aged 71, formerly a charwoman, living with son-in-law, a clerk, who is said to earn 35s. a week, and to allow his own parent 6s. a week. Single daughter allows 6d. a week. Said to be a respectable old woman. Was given four 6d. tickets.

No. 493.—Widow, aged 76, used to be a weaver. Rents a room—very poor, but fairly clean—at 1s. 3d. a week. Has a married son, who pays the rent. Receives 4s. 6d. a week out-relief. Was given two 9d. tickets. Four reliable informants said she was given to begging, and it was thought she obtained a good deal of assistance.

INCORPORATED SOLDIERS' AND SAILORS' HELP SOCIETY.

(Eastern Ainsty District.)

The above district includes the City of York and very many of the cases relieved come from the city.

Help is given to tide men over the time till they can take up situations, in sending men to their relations, in emigration, and other ways.

The number of cases helped in 1906 was 58, of which 7 were single men who were emigrated.

For the year ending December 31, 1906, the income was £294 from subscriptions and donations, £4 repayments by emigrants, and £2 interest. Total, £300.

The payments were for general cases £35, and emigration cases £72. Total, £107.

This is the first year in which assistance has been given in emigration. Only single men are sent out. So far, it is known that one man has returned to this country. The agency used for emigration is the Young Men's Christian Association in Manchester.

SOLDIERS' AND SAILORS' FAMILIES' ASSOCIATION.

(York Branch)

The subscriptions for the year ending December 31, 1906, were £10, and donations £40, making a total of £50.

The expenditure was £14, and the number of cases relieved 44.

YORKSHIRE SCHOOL FOR THE BLIND.

Founded in 1833.

This institution, which was certified by the Education Department in 1894, exists "to provide sound education, together with instruction in manual training and technical work, for blind pupils, between the ages of 5 and 20; to provide employment in suitable workshops or homes for a limited number of blind men and women; to instruct blind men and women who have lost their sight after the age of 16 in some occupation carried on at the School; and to promote such other agencies for the benefit of the blind as may enable them to gain their livelihood, or spend a happy old age."

The management is in the hands of a committee appointed by the subscribers.

The School is certified for 47 boys and 37 girls, and the average number of inmates is about 75.

While there is a preference for those coming from Yorkshire, children are admitted from all parts of the country.

According to the rules, the election of the pupils is to be by voting, but for many years, by a resolution passed annually by the subscribers, the election has been placed in the hands of the Committee. A payment fixed by the Committee has to be made in each case. Boards of Guardians and Educational authorities pay £26 5s., and private persons £10 a year. A form of application is used.

The branches of instruction include music, both on the piano and organ, knitting, the making of baskets, mats, brushes, beds, mattresses, and palliasses.

A traveller is employed to assist in getting orders for goods, and the sales during 1906 amounted to £4,263. The value of the goods on hand on January 1, 1907, was £2,225, against £2,213 at the same date in 1906, and £2,452 in 1905. Of this sum, £990 represented the value of material, and £1,235 finished goods.

Some difficulty is experienced in obtaining employment for those who leave the School; the Honorary Secretary was, however, of opinion that the majority became self-supporting, though a few drifted into the Workhouse. In some cases former inmates who have

moved away from York are supplied with materials for the manufacture of goods which the School tries to dispose of for them.

Connected with the School are workrooms for the benefit of blind men who have learnt trades and reside in their own homes. There are some 20 of these outmates, as they are called, who, unless they earn fixed wages, have 2d. in the shilling added by the School to the sums they earn.

There is also an Out-pupils' Department, for the purpose of teaching handicrafts to those who have lost their sight after 16 and cannot be admitted into the School. These pupils number about 8.

In 1894 an Industrial Home for Blind Women was opened at Scarborough, in which there is room for 6 inmates.

A fund, known as Mrs. Markham's Fund, for assisting the blind with money grants and gifts in kind is administered by the Committee of the School. During 1906 the income was £37, and the expenditure £42.

For the year ending December 31, 1906, the subscriptions were:—£247, donations £141, legacies £477, dividends £1,703 (apart from £59 endowments, for which see Endowed Charities), payments for inmates (mostly from Educational authorities), £1,827, other receipts (including Government Grant £246), £292, and sale of goods £4,263; total, £8,950.

The total payments, including £261 on the Home at Scarborough and £4,284 on manufacture of goods, were £8,409.

BLUE COAT BOYS' AND GREY COAT GIRLS' CHARITY SCHOOLS.

Founded in 1705.

There is no evidence to show for what class exactly of children these Schools were established. The present practice is to appoint children of very poor working-class parents. The children are educated as well as maintained in the Schools.

The management is in the hands of a committee appointed at the annual meeting.

The number of children admitted is 114, viz., 70 boys and 44 girls. There appears to be no lack of applicants.

The age of admission is between 8 and 10 years. No child is eligible for admission without a recommendation signed by two Directors, who must be subscribers of not less than 10s., or donors of not less than £10. Admission is by the votes of the Directors, who are allowed to be canvassed.

At the time of our visit, 14 of the boys were without father and mother, 43 had no father, 8 had no mother, and 6 had both parents living. Children with both parents living are not admitted unless one or the other is incapacitated.

The boys leave at the age of 14. Out of 130 who left during the ten years ending December 31, 1906, it was ascertained that 15 were ordinary labourers, 12 farm servants, 12 joiners, 10 confectioners, 10 grocers, 8 clerks, 6 painters, 6 whitesmiths, 6 boiler-smiths, 5 house servants, 5 bricklayers, 4 bakers, 4 cabinet-makers, and 3 blacksmiths.

It is stated in the Report for 1906 that 95 per cent. of the 130 ex-pupils are known to be doing well.

The girls, who leave at the age of 15, practically all go into service.

The master considered that 90 per cent. of the children came from York.

The receipts for the year ending December 31, 1906, were:—Subscriptions £426, donations £186, and offertory £13. Total, £625 (apart from £1,825 dividends, rents, etc., for which see Endowed Charities).

The total expenditure was £2,449.

The class of children now admitted appears to be rather poorer than was the case some years ago. To a fairly large extent, indeed, the children are those of widows in receipt of Poor Law Relief, who, but for the fact that they had a child taken off their hands, would receive an increased allowance from the Guardians.

Out of nine candidates at an election in October, 1907, the mothers of four were receiving out-relief. On submitting a list of the 70 boys in the Blue Coat School to the relieving officers, 22 were identified as having parents who were either in receipt or had recently been in receipt of relief.

GIRLS' FRIENDLY SOCIETY LODGE.

Founded in 1894.

This Lodge is intended for the following purposes:—

1. To provide temporary accommodation for Associates or Churchworkers.
2. To provide a permanent Home for Young Women employed in business.
3. To provide temporary lodging for servants in want of situations.

The management is in the hands of a committee and an Honorary Matron.

Girls are admitted from the age of 15, and the average age of the inmates is from 18 to 30. The number of inmates other than associates is as a rule about 14.

Three girls, for whom no payment is made, are always in the Lodge being trained for service.

Those engaged in business pay from 5s. 6d. to 9s. a week, and the average payment is 7s. to 8s., which as a rule includes washing. Some of the young women have no homes of their own, and others have homes elsewhere, but are employed in York.

The income for the year ending December 31, 1906 (apart from payments by inmates, £230), was:—Subscriptions £24, donations £246, and offertories, sales, etc., £32. Total, £302.

The total expenditure was £532.

The Honorary Matron was of opinion that in most cases the young women would be able to obtain board and lodging in the ordinary way for the payments they made, but they would not have such good food, nor, of course, the many other advantages to be derived from residing at the Lodge.

ST. STEPHEN'S ORPHANAGE.

Founded in 1876.

This Home is for orphan girls, who are admitted between the ages of one and ten years.

The management is in the hands of a committee appointed at the annual meeting.

There is accommodation for 55 girls, and the Home is generally full. Most of the children are those of widows; some who are motherless are taken, but these are generally paid for by their fathers, the payments varying from about £2 to £13 a year. In a very exceptional case the children of an unsatisfactory father would be admitted free.

There is no hard-and-fast rule about payments for children. At the time of our visit (October 20, 1907) 24 were being paid for at different rates. The benefits of the Home are not confined to York children, and many come from other places.

A few children are sent by Boards of Guardians, and at the above date there were four from the York Board and three from the South Shields Board. For two of these no payment was made, for the others either 4s. or 5s. a week was received.

It is not likely that any more cases sent by Boards of Guardians will be admitted free.

The children who attend the elementary schools in the neighbourhood are trained for domestic service, and generally leave the Home at the age of 16 or 17.

There is a house at Scarborough belonging to the Home to which the children are sent for a change of air.

The receipts for the year ending December 31, 1906, were:—Subscriptions £250, donations £198, legacy £5, offertories £11, sales of work £155, profit on embroidery £15, dividends, interest, and rent £75, and payments for children £294. Total, £1,003.

The expenditure during the same period, including £327 on building operations and additions and £30, the cost of rent and rates, of the Scarborough house, was £1,148.

TRAINING HOME FOR FRIENDLESS GIRLS.

Founded in 1881.

This Home is managed by the York Association for the care of Young Girls.

It is intended "primarily for the benefit of girls, who, from their own fault or from unfortunate surroundings, are placed in difficulty or danger."

Except in special cases the age of admission is between 10 and 18. A form of application is used.

Payment of 3s. 6d. a week is required for each in

mate belonging to York and 4s. 6d. for girls from a distance.

The inmates, who are trained for domestic service, must remain at least a year in the Home.

Servants out of situations are received as boarders (in rooms apart from the other inmates) at a charge of 5s. a week.

There is accommodation in the Home for 18 girls. At the time of our visit the number of inmates was 16.

The children attend the elementary schools in the neighbourhood.

The receipts for the year ending December 31, 1906, were:—Subscriptions £178, donations £41, payments by relations £96, sales, etc., £52, and interest £4. Total, £371. There is also a Convalescent Fund, on account of which £15 was received, making a grand total of £386.

The payments, including £12 from the Convalescent Fund, amounted to £381.

YORKSHIRE NEEDLEWORK GUILD. (YORK BRANCH.)

Founded in 1892.

The object of this society is to "encourage useful work and to provide clothing for the poor." The articles of clothing, which are all new, are distributed among charitable institutions and the poorer parishes in York and the immediate neighbourhood.

The number of garments which the President considered might be valued at about 2s. 3d. each on the average, distributed during 1906 was 1,381. On this basis the value of the articles might be estimated to be £155.

YORK EQUITABLE INDUSTRIAL CO-OPERATIVE SOCIETY'S BENEVOLENT FUND.

A grant of about £40 a year is made from the society's Reserve Fund, which is applied in the relief of members who are either out of work or ill. Goods are given to the value of 2s. 6d. or 5s. a week for one or two months if necessary. The aim is to keep members off the rates and not to supplement Poor Law relief.

SISTERS OF ST. VINCENT DE PAUL.

These Sisters raised about £39 for the relief of the poor during 1906, and gave food to about 24 people a week.

They also have a crèche which provides for about 20 children a day. The subscriptions during 1906 amounted to £5, and parents' payments £12.

The payment is 4d. a day for each child, or for two children from the same family 6d. Children having able-bodied fathers are not excluded.

YORK SOUP KITCHEN.

Founded in 1845.

This kitchen is only opened in times of severe weather or depression of trade. Since it was founded it has been opened on 29 occasions.

The management is in the hands of a committee, on to which members are co-opted as required.

There is a freehold house the property of the kitchen, where the soup is made and distributed.

Two quarts of soup are sold for one penny, which is half-price, taking all expenses into account. Tickets are not issued to subscribers, and no inquiry is made as to the recipients; anybody is served who comes with a penny.

The kitchen was opened part of the winter of 1905-6, when there were 18 deliveries of soup, and 28,971 quarts were served. About 800 persons came for soup on each occasion. The pence came to £121.

During the last 15 years the kitchen has been open 5 times, and the average yearly expenditure for the whole period from voluntary funds was £46.

An informant, himself an active worker on behalf of the kitchen, stated that only those who were abjectly poor came, and they were largely drawn from the lowest classes. It was rare for an application to be made by a self-respecting poor person.

YORK INVALID KITCHEN.

Founded in 1864.

The management of this kitchen is in the hands of a committee of ladies; fresh members are appointed as required at the annual meeting.

A subscriber of half-a-guinea is entitled to 5 tickets, and each ticket allows of 6 separate applications for food. The ticket which must be signed by a subscriber and the medical man attending the case, who specifies the kind of food required, must be taken to the kitchen the day before the dinner is given. Meat and soup and pudding are supplied on alternate days. The kitchen is closed during the months of June, July, and August.

The number of dinners (for which no payment is made by the recipients) supplied during 1906 was 4,893.

The income for the same year was: Subscriptions, £105, dividends £22, and interest £1. Total, £128.

The expenditure was £137.

The selection of the recipients rests entirely with the subscribers, and no independent inquiries are made as to their circumstances. Some subscribers send their tickets to the Charity Organisation Society, the Nursing Home, and other agencies for distribution.

YORK EMERGENCY KITCHEN.

Founded in 1904.

The object of this kitchen is to supply nourishing food, such as beef tea, jelly, and puddings, to poor sick people in urgent need of such help. From May to October milk and groceries only are given.

The management is in the hands of a committee appointed at the annual meeting.

Tickets are only given by doctors, nurses, and the secretary. Each ticket (for which no payment is made by the recipient) lasts 2 weeks. The city is divided into 5 districts, and if a fourth ticket is presented on behalf of the same case a visit is paid by one of the visitors, but not otherwise.

The number of tickets given during the year ending March, 1906, was 817. Of these 385 were for food for 2 weeks and 432 for a pint of milk daily for 2 weeks.

For the same period the subscriptions were £73, proceeds of balls £76, and interest £1. Total, £150.

The expenditure was £110.

The chief reason for starting this kitchen seems to have been that under fresh management the nurses connected with the Nursing Home no longer gave relief on the large scale they had been in the habit of doing, and it was thought by some people that there was need for an agency which would give nourishment on the day it was ordered.

There is no system of co-operation with the York Invalid Kitchen. An attempt was made to bring about an amalgamation between this Kitchen, the Soup Kitchen, and the Invalid Kitchen, but it met with no success. As matters stand, each agency has its own kitchen and separate staff, though in the case of the Emergency Kitchen there is no charge for rent, and the cooking is done by volunteers.

YORK PENITENTIARY SOCIETY.

Founded in 1822.

The Penitentiary is restricted to fallen girls between the ages of 14 and 25. The management is in the hands of a committee appointed at the annual meeting.

There is room in the Home—which is stated to be always full—for 25 inmates. The usual period of residence is two years. At the time of our visit (October, 1907) there were 5 girls belonging to York. All the inmates are trained with a view to domestic service.

During 1906 the number of girls admitted was 18, and the same number left. The following table shows what became of those who left.

Dismissed insane	-	-	-	-	-	1
Placed in service	-	-	-	-	-	5
Restored to friends	-	-	-	-	-	4
Left on account of health (bodily or mental)	-	-	-	-	-	3
Left without permission and dismissed	-	-	-	-	-	2
Sent to other homes	-	-	-	-	-	3
						18

The receipts for the year ending December 31, 1906, were:—Subscriptions £31, donations £43, dividends and rents £151, offertories £12, admission fees £7, outfits repaid £10, and laundry earnings £364. Total, £618 (apart from endowment, £55, for which see Endowed Charities).

The total payments, including laundry expenses, were £674.

THE SHELTER.

Adjoining the Penitentiary, and under the management of the same committee, is a Shelter with accommodation for 7 inmates. The average number of occupied beds is 5.

The Shelter is used by, amongst others, the Magistrates, as a sort of Remand Home, the Discharged Prisoners' Aid Society, and the National Society for the Prevention of Cruelty to Children. Some of the inmates stay only a few days, while others remain as long as three months.

During 1906, the number of those admitted was 143, and of those who left 137. Particulars of those who left are given below:—

Admitted to the Penitentiary	-	-	-	18
Placed in service	-	-	-	40
Restored to friends	-	-	-	6
Sent to other Homes	-	-	-	13
Sent to the workhouse	-	-	-	8
Left at their own request or dismissed	-	-	-	35
Claimed by the police	-	-	-	1
Children provided for	-	-	-	16

137

The receipts for the year ending December 31, 1906, were:—Subscriptions £69, donations £18, dividends £27, and repayments for outfits, babies' maintenance, etc., £60. Total, £174. The payments were £175.

In connection with this Society regular visits are paid to the workhouse, and an honorary outside worker has recently been appointed.

YORK DISCHARGED PRISONERS' AID SOCIETY.

Founded in 1883.

The object of this Society is "to aid not only prisoners who have been sent, but those persons who, after conviction, or on suspense of judgment, are liable to be sent to prison or to a Certified Reformatory for Inebriates, by the Courts of Summary Jurisdiction in York City and certain other places."

The management is in the hands of a committee, consisting of the High Sheriff of Yorkshire, and other officials, and members appointed at the annual meeting. Two agents are employed, one for men and one for women.

The discharged prisoners to be aided are selected by a recommending committee, consisting of the Governor of the prison and two other members of the committee.

During 1906, the number of persons assisted was 143 (121 men and 22 women). Some were placed in Homes, others were supplied with food and lodging, clothing, railway fares, and employment in the society's workshop.

The receipts for 1906 were:—Subscriptions £32, donations £26, and sale of fire wood £43. Total, £101 (apart from a grant of £70 from York Prison Charity Trustees, for which see Endowed Charities).

The expenditure was £193. The society also distributed £13 Government gratuities to prisoners.

YORK CERTIFIED INDUSTRIAL BOYS' SCHOOL.

Founded in 1852.

The object of the school is to provide industrial training for, and to lodge, clothe, and feed, as well as teach, boys ordered to be sent to the school by the Justices or a Magistrate, in pursuance of the Industrial Schools Act, 1866, and Amending Acts.

The management is in the hands of a committee, appointed by co-operation.

Boys are admitted between the ages of 8 and 16 years, and remain at least two years in the school.

The school is certified for 120, and is said to be always full.

The industrial departments comprise wood turner's, tailor's, shoemaker's, and carpenter's shops, as well as firewood chopping.

For the year ending December 31, 1906, the voluntary contributions only amounted to £21. The greater part of the income is derived from Treasury allowances and payments from Educational and other authorities.

YORK CERTIFIED INDUSTRIAL GIRLS' SCHOOL.

This school has the same object as that of the one for boys.

Girls are admitted between the ages of 7 and 14, and leave at 16 nearly always for service.

The voluntary subscriptions and donations for the year ending December 31, 1906, amounted to £103. In the case of both schools, children are admitted from all over the country. Comparatively few come from York. York children are, as a rule, sent to schools elsewhere.

CHURCH AND CHAPEL CHARITIES.

The number of ecclesiastical districts in York, several of which comprise portions of more than one ancient parish, is 25. The income of the Sick and Poor Funds of 24 of these, as to which information was obtained, was £399 12s. 1d. for the year ending December 31, 1906. This sum included £64 18s. 7d., the amount of the bonuses given through the clothing clubs in the districts, but it did not include £120 subscribed by two districts to the York Home for Nurses, and included in the income of that Charity.

A sum of £95 8s. was also expended from the Minster offertories in the payment of 2s. each to 18 poor people on 52 Sundays and St. Thomas' Day. The recipients of these gifts are chosen by the clergy of certain parishes in York.

The income of the Sick and Poor Funds of 14 churches of other denominations for the same period was £223 4s. 3d.

Of the 18 ecclesiastical districts in which there are Sick and Poor Funds, the administration is in the hands of the clergy in nine cases, in eight it is divided between the clergy and the churchwardens or district visitors, and in one case it is left to the district visitors.

There appear to be no Parochial Relief Committees in York.

As regards the nonconformist churches, in one instance the funds are distributed by the minister, in two instances by committees, and in the remainder by the minister and deacons, or by the deacons alone.

There are clothing clubs in connection with 13 of the ecclesiastical districts, and 3 of the nonconformist churches. The amount of the bonus given varies from 1s. to 3s. 4d. in the £1.

YORK CHARITY ORGANISATION SOCIETY.

Founded in 1879.

The objects of this Society are stated to be:—

1. To improve the condition of the poor.

2. To promote the co-operation of all charitable institutions in furtherance of their common work, and to afford a channel for the distribution of public and private charity.

3. To repress mendicity.

The methods of the Society are described in the Report in practically the same terms as those of the Norwich Society (see page 102).

The management is in the hands of a Committee, appointed at the Annual Meeting. The Committee, which meets weekly, included, at the time of our visit, three members of the Board of Guardians, three Trustees of the York Municipal Charities, and three of the clergy. There is co-operation with some of the clergy, who join with the Committee in helping cases.

There are three Honorary Secretaries and a paid agent. The work of the Society is virtually in the hands of the latter, for though a member of Committee attends at the office each morning, all responsible duties are undertaken by the agent. He interviews the applicants and takes down their statements, makes the inquiries, and is present at meetings of Committee when the cases are considered. A certain amount of visiting is done by ladies in connection with cases both before and after they are considered by the Committee.

Case papers have not been adopted by this Society. Particulars of the cases are entered in a record book. The information given appeared to us to be somewhat meagre, but, no doubt, it is supplemented by the agent in his statement on the cases at the Committee meetings.

York and Norwich are much alike in respect of their being possessed of many ancient Endowed Charities, with separate bodies of trustees distributing small gifts in money and kind, and the difficulties in the way of both Charity Organisation Societies in effecting any reform are very considerable. So far the Society

in York has met with no success in bringing about an improved administration of these endowments, and the trustees neither avail themselves of it as an inquiry agency nor as a channel through which to bestow their funds. A trustee of the York Municipal Charities sometimes consults the Society about cases which come before the trustees.

There is some co-operation with the Board of Guardians, and cases are referred to the Society both by the Board and the relieving officers.

A good many Dispensary, Hospital, and Convalescent "letters" are sent by subscribers to the Society for distribution, and the Committee state that they consider this to be one of the most useful branches of their work.

In the Report for the year ending December 31, 1906, the following summary is given of cases dealt with:—

TABULATED REPORT OF CASES, 1906.

Cases for Guardians or otherwise ineligible	-	79
„ sent to Convalescent Homes	-	80
„ withdrawn or not found at the address	-	4
„ assisted by grants, railway fares, etc.	-	123
„ „ „ loans	-	1
„ „ „ employment	-	11
„ „ „ clothing	-	10
„ „ „ Hospital and Dispensary	-	
„ „ „ Notes	-	366

Cases assisted by Invalid Kitchen Tickets	-	77
„ „ „ Maternity Notes	-	38
„ investigated for the information of inquirers	-	95
„ „ for other Societies	-	23
Vagrants dealt with	-	41

For the same year the receipts were:—For the Ordinary Account subscriptions £118, donations £74, special cases £51, and dividends £9. Total, £252.

The payments were:—Relief, £137 (of which £60 was expended on groceries and coal); and working expenses, £173.

The receipts on account of two special funds for relief were—Donations £41, dividends £13, and interest £4. Total, £58.

The payments were £68, of which £29 was expended on pensions. The value of the various Hospital and other tickets granted by the Society was estimated at £38.

It seems to be generally agreed that the Society is not a power in the sense of organising charity, nor does it concern itself with the training of workers, or with what may be termed work of a distinctly propagandist character. It is very largely a relief Society, though it is also made use of for purposes of investigation.

VOLUNTARY CHARITIES.

YORK.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Income for 1906.

Purposes to which the Income is Applied.

Name of Charity.	Subscriptions.	Donations.	Legacies.	Dividends, Interest, or Rents.	Payments for Inmates.	Industrial Earnings.	Other Sources.	Total.	Temporary Assistance.				Blind.	Homes and Orphanages for Children.	Nursing.	Reformatory Help.				General Purposes.	Cases assisted.	Remarks.	
									Shelter.	Money.	In Kind.	Industrial Schools.				Prisoners' Aid Societies.	Penitentiaries.						
York Home for Nurses	£ 69	£ 227	£ —	£ 18	£ —	£ —	£ 202	£ 576	£ —	£ —	£ —	£ —	£ —	£ 576	£ —	£ —	£ —	£ —	£ —	£ —	601		
York Benevolent Society	47	—	—	37	—	—	50	134	—	—	134	—	—	—	—	—	—	—	—	—	2,700		
Soldiers' and Sailors' Help Society.	298	—	—	2	—	—	—	300	—	300	—	—	—	—	—	—	—	—	—	—	58		
Soldiers' and Sailors' Families' Assoc at on.	10	40	—	—	—	—	—	50	—	50	—	—	—	—	—	—	—	—	—	—	44		
Yorkshire School for the Blind.	217	141	477	1703	—	4,263	46	6,877 ^a	—	—	—	6,877	—	—	—	—	—	—	—	—	109 ^b		^a Apart from Government grant and payments by Local Authorities. ^b Of these 28 were out-workers.
Blue-Coat Boys' and Grey-Coat Girls' Charity Schools.	426	186	—	—	—	—	13	625	—	—	—	—	625	—	—	—	—	—	—	—	114 ^a		^a Of these 70 were boys and 44 girls.
Girls' Friendly Society Lodge.	24	246	—	—	—	—	32	302 ^a	—	—	—	—	302	—	—	—	—	—	—	—	14 ^b		^a Excluding payments from girls. ^b Average number in Lodge.
S. Stephen's Orphanage	250	198	5	75	294	—	181	1,003	—	—	—	—	1,003	—	—	—	—	—	—	—	55 ^a		^a Average number in Orphanage.
Training Home for Friendless Girls.	178	41	—	4	96	—	52	371	—	—	—	—	371	—	—	—	—	—	—	—	16 ^a		^a Number of inmates at time of our visit.
Yorkshire Needlework Guild, York Branch.	—	155	—	—	—	—	—	155 ^a	—	—	155	—	—	—	—	—	—	—	—	—	—		^a Estimated value of garments given.
York Equitable Industrial Co-operative Society's Benevolent Fund.	40	—	—	—	—	—	—	40	—	—	40	—	—	—	—	—	—	—	—	—	—		
Sisters of S. Vincent de Paul	44	—	—	—	—	—	—	44	—	—	—	—	—	—	—	—	—	—	—	—	—		

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

York Soup Kitchen	46	—	—	—	—	—	—	—	—	46	—	—	—	—	—	—	—	—	—	<i>a</i> Average for last 15 years.
York Invalid Kitchen	105	—	—	—	—	—	—	—	—	128	—	—	—	—	—	—	—	—	—	<i>a</i> 4,893 <i>a</i> Dinners supplied.
York Emergency Kitchen	73	—	—	—	—	—	—	—	—	150	—	—	—	—	—	—	—	—	—	<i>a</i> 817 <i>a</i> Orders for food.
York Penitentiary Society	31	43	—	—	—	—	—	—	—	618	—	—	—	—	—	—	—	—	—	<i>a</i> 25 <i>a</i> Average number in Penitentiary.
The Shelter	69	18	—	—	—	—	—	—	—	174	—	—	—	—	—	—	—	—	—	<i>a</i> 143 <i>a</i> Number admitted during the year.
York Discharged Prisoners' Aid Society.	32	26	—	—	—	—	—	—	—	101	—	—	—	—	—	—	—	—	—	143
York Certified Industrial Boys' School.	21	—	—	—	—	—	—	—	—	21 <i>a</i>	—	—	—	—	—	—	—	—	—	120 <i>a</i> The greater part of the income is derived from Treasury allowances and payments from Local Authorities.
York Certified Industrial Girls' School.	103	—	—	—	—	—	—	—	—	103 <i>a</i>	—	—	—	—	—	—	—	—	—	<i>b</i> Average number in school.
Churches and Chapels	718	—	—	—	—	—	—	—	—	718 <i>b</i>	—	—	—	—	—	—	—	—	—	<i>a</i> See statement above as to income of Boys' School.
Charity Organisation Society.	118	168	—	—	—	—	—	—	—	310	—	—	—	—	—	—	—	—	—	<i>a</i> Includes offertories.
	2,919	1,487	482	2,067	390	4,670	801	12,846	174	1,249	653	6,877	2,301	576	124	101	618	173	173	<i>b</i> Includes expenditure in kind, but not £120 paid over to York Home for nurses by two parishes.

THRIFT AGENCIES.

FRIENDLY SOCIETIES

The membership and funds of the adult permanent registered Friendly Societies with and without branches in York at the end of 1905 were as under:—

Societies without branches.

	Members.	Funds. £
New Union Society (figures for 1906) ...	134	4,757
York Amicable Society	135	4,381
York Economical Friendly Society ...	77	592
Corporation of York Workmen's Sick Society	230	303
United Avondale Friendly Society ...	108	784

Societies with branches.

Ancient Order of Foresters (7 branches)	809	5,069
British United Order of Oddfellows (3 branches)	674	1,285
Catholic Benefit Society (1 branch) ...	34	77
Grand United Order of Oddfellows (13 branches)	2,036	10,067
Independent Order of Mechanics, Newcastle Unity (1 branch)	12	59
Independent Order of Oddfellows, Manchester Unity (6 branches)	894	10,306
Independent order of Rechabites, Salford Unity (6 branches)	263	54*
National Independent Order of Oddfellows (5 branches)	876	3,499
National United Order of Free Gardeners (1 branch)	190	509
Sons of Temperance (1 branch)	134	3*
Original Grand Order Total Abstinence of Phoenix (1 branch)	7	4
United Ancient Order of Druids (3 branches)	744	1,771
	<u>7,357</u>	<u>43,520</u>

* In the case of this Society the funds of the branches are centralised.

We have also obtained figures as to the membership in York of the two following centralised Societies:—

The Hearts of Oak (December, 1906)...	570
The National Deposit Friendly Society (December, 1906)	475
	<u>1,045</u>

If these figures be added to those above we get a total membership of 8,402.

If the census figure of 1901 be taken, this gives a percentage of 10·8 of the population who were members of these Societies. This is a very much smaller percentage than that for Norwich, where the figure was 18·6.

The difference in the strength of the Ancient Order of Foresters and the Manchester Unity of Oddfellows in the two towns is so marked as to make it worth while to quote the figures:—

Figures Relating to the Ancient Order of Foresters and Manchester Unity of Oddfellows in Norwich and York.

Town.	Population 1901.	Membership and Fund- end of 1905.			
		M. U. O. Membership.	M U. O. Funds.	A. O. F. Member-hip.	A. O. F. Funds.
Norwich	111,733	4,983	£ 97,592	7,509	£ 72,766
York	77,914	894	10,306	809	5,069

In the case of the Foresters Society, the difference is equally marked if Norfolk be compared with Yorkshire. At the end of 1902 the members of the Society per thousand of the population for 1901 in Norfolk was 61·37, while for Yorkshire the figures were 10·53, which was the lowest of any county with the exception of Lancashire, Cumberland, and Westmorland.

We were unable to obtain any satisfactory explanation as to why the position of these two Orders should be so very different in the two towns, and in the ab-

sence of other reasons we are disposed to think that a good deal must be attributed to the greater zeal which has been shown by the workers on their behalf in Norwich. One leading Friendly Society member in York considered that the ease with which free medical advice could be obtained had had an effect upon the membership, but apart from this it was not thought that the Charities had drawn people away from the Societies.

The financial position of the Ancient Order of Foresters and the Manchester Unity of Oddfellows in York is not very strong.

Of the Foresters' Courts at the last valuation, in 1904, three were worth more than 20s. in the £, the highest figure being 21s. 9d., while four were worth less than 15s. in the £.

Of the six lodges of the Manchester Unity of Oddfellows, two had surpluses, and four deficiencies, when valued in 1902. The largest surplus was £376, and the largest deficiency £410.

SUPERANNUATION ALLOWANCE.

None of the branches of either the Manchester Unity of Oddfellows or of the Foresters have any system of granting superannuation allowances.

SHARING-OUT CLUBS.

These clubs exist in connection with workshops and public-houses, but not, so far as we could ascertain, in connection with churches and chapels. Out of 36 replies from ministers of all denominations to a circular asking them if they had such clubs, not one was in the affirmative. They are, however, to be found in connection with the Adult Schools, and we were informed that about 600 members of the schools belong to them.

It is interesting to meet with a flourishing benefit society for women which dates as far back as the eighteenth century. We give below some account of this society.

THE YORK FEMALE FRIENDLY SOCIETY.

FOUNDED IN 1788.

The objects of this Society are defined as being:—“The relief of general members in sickness, and on child-birth; also relief in old age to certain of the general members by means of annuities and pensions.”

The Society consists of honorary members, who contribute 6s. or upwards per annum, but receive no benefits, and general members, who pay an entrance fee of 1s. and 1s. 6d. a quarter. Young women can join between the ages of 17 and 20 inclusive. Those over 20 and under 25 years can enter by paying subscriptions back to their 20th birthdays. Members who have been brought up in the York Grey Coat Girls' School pay 1s. a quarter for the first two years of their membership.

BENEFITS.

1.—6s. per week to any member who is entirely incapacitated from work for a period not exceeding six months.

2.—3s. per week during partial disablement for a similar period.

3.—Every married member receives 20s. on the birth of each child.

4.—Members become “free”—that is, cease to pay subscriptions, while continuing eligible for the bene-

fits of the sick club—after having paid their subscriptions for 40 years.

5.—At the age of 55 years members become eligible for an annuity of £2. Vacancies are filled up as they occur.

6.—At the age of 70 every member becomes eligible to receive (if the state of the funds allow) 2s. per week for life in lieu of possible sick pay.

The annuity fund, which is made up entirely of the subscriptions and donation of the honorary members, had, including a special fund called the Dudley Fund, a capital of £3,435 on February 1, 1907.

On January 31, 1906, there were 437 paying members, and 33 free members—total 470. The honorary members numbered 26.

At the same date the annuitants numbered 40, and the pensioners (who were also annuitants) 18.

The expenditure for the year ending January 31, 1906, was on sick pay £186, pensions £93, and annuities £85.

At the last valuation, on February 1, 1907, the general fund showed a surplus of £200.

The management is in the hands of four trustees, two or more stewardesses, a managing committee consisting of such honorary members as shall attend the quarterly meetings, and not more than two persons co-opted by them, and a clerk.

NORTH-EASTERN RAILWAY SERVANTS' PENSION SOCIETY.

FOUNDED JANUARY 1ST, 1907.

(Registered under the Friendly Societies Act, 1896.)

In view of the large number of railway men in York, we think some account of the above Society, established at the beginning of 1907, may be of interest.

The object of the Society is to provide pensions on retirement from work.

Members must be in the permanent employment of the Company, or of any joint Committee or Company on which the Company are represented, or in the capital of which they hold an interest.

An entrance fee of 1s. has to be paid, and 6d. at the beginning of January in each year. Every member must contribute at least 3d. a week to the funds. The maximum weekly contribution allowed is 1s. All contributions cease when the age of 65 is reached.

Members may in addition make single payments of £1 to the fund, provided that the aggregate of such payments does not exceed £20, or, in certain cases, £50.

Pensions are payable upon the attainment by the member of the age of 65, or on his leaving the service of the Company, whichever may be the later date.

Provision is made in the rules for the return of contributions in the event of members dying or leaving the Company's service through ill-health or other cause.

All the funds of the Society are paid over to the Company, and credited by them with interest at the rate of 4 per cent. per annum.

The management is in the hands of a committee of 12 persons, in addition to the chairman, who must be one of the principal officers of the Company, and nominated by the Board of Directors. Only those in the service of the Company are eligible to serve on the committee, which is elected by the members every three years.

Under Table A a man aged 20 who pays 3d. a week will receive a pension of 4s. 10d. a week at the age of 65.

Under Table B a man aged 20 who makes a single payment of £5 will receive an additional pension of 2s. 9d. a week at the age of 65.

By an indenture dated June 7, 1907, between the Company and the Trustees of the Pension Society, the Company undertake to grant supplemental pensions to those members who at the date of their retirement have been 20 years and upwards in their employ, and who have at such date attained the age of 65 years.

The pensions vary in amount from 4s. to 7s. a week, according to the length of service.

THE YORK COCOA WORKS.

(ROWNTREE AND Co., LTD.)

There are several thrift organisations in connection

with these works, at which, at the date of our visit (October, 1907), the employees numbered 3,562.

Of these organisations, the following are the most important:—

The Sick and Funeral Society (open to all male employees).—The funds of this Society, after meeting all expenses, are divided each year among the members, with the exception of a sum not exceeding 5s. a member.

Out of 1,678 male employees, 1,040 were members of this Society.

2. *The Girls' Sick Club*.—This is a permanent sick club. Out of 1,884 female employees, 1,023 were members of this club.

3. *Self-Help Medical Club* (open to all employees).—Membership, 430. We were informed that many of the employees were members of friendly societies, which supplied a doctor, and so had no occasion to join this club.

4. *Savings Fund* (open to all employees).—Interest at the rate of 5 per cent. per annum is allowed on balances up to £20. Number of depositors:—Men, 278; women, 366.

5. *Pension Fund for Men* (open to all male employees, 20 years of age and upwards, who have been employed by the company at the York Works for six consecutive months, and who are on the regular staff). The pensions are derived in part from subscriptions paid by the employees, and in part from contributions made by the Company.

The retiring age for male employees is 65, when the pension begins. Those who retire between the ages of 60 and 65 can claim a pension of a lesser amount.

No subscriber (with certain exceptions), is allowed to make subscriptions of a less amount than will, along with the contribution of the Company, entitle him to a pension of 15s. a week on attaining the age of 65.

To all contributions made by employees the Company undertake to contribute amounts which will more than treble the pension derivable from the subscribers' contributions alone.

In the event of a subscriber being absent from work through illness, and receiving no wages for seven consecutive days, the Company undertake to keep up his payments for a period not exceeding thirteen weeks, should he have difficulty in doing so himself.

Provision is made in the rules for the return of contributions in the event of members dying or leaving the Company's service through ill-health or other causes.

Special arrangements are made to meet the cases of men in the Company's employ who were past middle life when the scheme came into operation.

The management is in the hands of seven trustees, four elected by the Company, and three by the employees who are subscribers to the fund. The trustees are appointed for seven years. The chairman must be one of the Company's representatives.

This scheme came into operation on November 1st, 1906, and in October, 1907, out of 1,020 male employees who were eligible to join, 998 had done so.

6. *Pension Fund for Women* (open to all female employees, 25 years of age and upwards, who have been employed by the Company at its York Works for six consecutive months, and who are on the regular staff).—The fund is worked on practically the same lines as that for men. In the case of women, however, the retiring age is fixed at 55, and the minimum pension to be subscribed for is 7s. 6d. a week.

The scheme came into operation on November 1st, 1906, and in October, 1907, out of 221 female employees who were eligible to join, 208 had done so.

THE TRADE UNIONS.

We were informed by a prominent trade unionist that the unions were not very strong in York. The unions for the railway employees other than those engaged in the carriage and wagon works have the largest membership. As will be seen from the table below, the number of members of trade unions on December 31st, 1906, was 2,405, which, taking the census of 1901, gives a percentage of 3.1 of the population. The corresponding figure for Norwich is 2.5, where it was admitted that the trade unions were not

strong. Possibly the absence of skilled trades operates against the unions in York as well as in Norwich.

The following is a return of all the trade unions

which have branches in York, those which are affiliated to the York and District Trades and Labour Council being distinguished from those which have not affiliated.

TRADE UNIONS AFFILIATED TO THE COUNCIL.

Name of Union.	Membership, December 31, 1906.	Name of Union.	Membership December 31, 1906.
Locomotive Engineers and Firemen <i>b</i>	236	National Federation of Builders' Labourers <i>l</i>	88
Amalgamated Union of Co-operative Employees <i>d</i>	54	Union of Postal Clerks <i>k</i>	56
National Association of Operative Plasterers <i>a</i>	24	Bakers and Confectioners <i>a</i>	12
Amalgamated Society of No. 1 Branch	175	National League of Blind Workers <i>g</i>	23
Carpenters and Joiners <i>a</i> No. 2 Branch	40	National Amalgamated Furnishing Trade Association <i>c</i>	7
Blue Tile Slaters <i>f</i>	18	Lithograph Printers <i>a</i>	12
National Amalgamated Society of Operative House and Sign Painters <i>b</i>	31	General Railway Workers' Union <i>e</i>	80
Amalgamated Society of Engineers <i>a</i>	114	Shop Assistants <i>c</i>	82
United Society of Boiler Makers and Iron and Steel Shipbuilders <i>b</i>	20	Prudential Assurance Agents <i>i</i>	13
Amalgamated Smiths and Strikers <i>c</i>	54	Municipal Employees' Association <i>h</i>	40
Amalgamated Society of No. 1 Branch	200	TRADE UNIONS NOT AFFILIATED TO THE COUNCIL.	
Railway Servants <i>a</i> No. 2 Branch	380	Operative Bricklayers' Society <i>a</i>	150
United Kingdom Society of Coachmakers <i>a</i>	70	United Operative Plumbers' Association <i>a</i>	35
Amalgamated Union of Cabinet Makers <i>b</i>	24	Operative Stonemasons' Friendly Society <i>a</i>	27
Amalgamated Society of Tailors <i>a</i>	60	Friendly Society of Iron Founders <i>a</i>	30
Flint Glassmakers' Friendly Society <i>b</i>	60	Postmen's Federation <i>a</i>	50
Typographical Association <i>a</i>	120		
Bookbinders and Machine Rulers' Consolidated Union	20		2,405

BENEFITS GIVEN BY TRADE UNIONS.

- a.* See particulars under Norwich (page 107).
b. Sick, out-of-work, lock-out or strike, death and superannuation.
c. Sick, out-of-work, lock-out or strike, and death.
d. Sick, out-of-work, death and permanent disablement.
e. Sick, out-of-work, lock-out or strike, and fatal accident.
f. Sick, lock-out or strike, and death.
g. Distress, lock-out or strike, and death.
h. Sick and death (Mutual Insurance Fund).
i. Out-of-work.
k. An association for propaganda only.
l. Federation of several local unions which probably have different scales of benefit.

N.B.—Many of the Unions also give accident, travelling, and victimisation benefit, benevolent or distress grants, and legal assistance.

THE YORK EQUITABLE INDUSTRIAL SOCIETY.

This co-operative society was started in 1858. For many years the progress was slow, but since 1888 the development has been very rapid, as will be seen from the following table:—

Year.	Members.	Capital.	Sales.	Dividend.
1888 - - - -	438	£ 635	£ 3,420	£ 220
1898 - - - -	5,800	37,895	120,645	13,721
1906 - - - -	9,550	95,444	217,780	23,500

Of the 9,550 members in 1906, about 9,000 resided in York city. The dividend per pound on members' purchases for 1906 was 2s. 3d.

Besides a central store, the Society has 16 grocery and provision branches, 10 butchery branches, a boot, shoe and drapery branch, a bakery, and a coal wharf. Of these, all but three are in York city.

At the central store there are departments for drapery, tailoring, dressmaking, and furnishing, and there is also a café.

BUILDING SOCIETIES.

The following, taken from the Annual Report of the Chief Registrar of Friendly Societies for 1905, is a list of building societies which had their chief office or place of meeting in York:—

INCORPORATED SOCIETIES.

Name of Society.	Members.	Assets.
Ebor Permanent Benefit -	389	£33,311
First York Economic -	286	2,359

UNINCORPORATED SOCIETY.

York Permanent Benefit -	361	29,262
	1,036	64,932

THE YORK SAVINGS BANK.

(TRUSTEE SAVINGS BANK.)

This Bank was established in 1816, and is certified under the Act of 1863.

In November, 1906, the number of accounts open stood at 8,535, and the total amount due to depositors

was £272,182. This shows a decrease of £6,587 compared with November, 1905. During the last three or four years the business of the bank has shown a decline, and in the hope of counteracting this, it has been decided to open the bank daily as from January 1, 1908.

The following is a classified Return of the Number and Amount of Accounts of Depositors other than Societies, on November 30, 1906:—

Number of Depositors.		Total amount of each class.
3,071	Whose balances did not exceed £1 each - - - - -	£ 594
1,084	„ „ were above £1 and under £5 each - - - - -	2,690
668	„ „ „ 5 „ 10 „ - - - - -	4,727
430	„ „ „ 10 „ 15 „ - - - - -	5,239
298	„ „ „ 15 „ 20 „ - - - - -	5,131
493	„ „ „ 20 „ 30 „ - - - - -	11,986
344	„ „ „ 30 „ 40 „ - - - - -	11,842
297	„ „ „ 40 „ 50 „ - - - - -	13,222
491	„ „ „ 50 „ 75 „ - - - - -	29,622
281	„ „ „ 75 „ 100 „ - - - - -	24,392
270	„ „ „ 100 „ 125 „ - - - - -	29,992
162	„ „ „ 125 „ 150 „ - - - - -	22,045
266	„ „ „ 150 „ 200 „ - - - - -	46,631
260	„ „ „ 200 - - - - -	53,329

The interest given is at the rate of 2½ per cent.

YORKSHIRE PENNY BANK.
(YORK BRANCH.)

The following table shows the progress this branch has made since 1886:—

Year ending. December 31st.	Number of Accounts open.	Amount due to Depositors.	Average Account.
1886	1,506	£ 3,081	£ s. d. 2 0 11
1896	2,779	19,148	6 17 9
1906	6,304	144,965	22 19 11

The interest given is at the rate of 2¾ per cent.

It will be seen that the progress made by this Branch in the last 20 years has been remarkable.

SUMMARY of the Members and of the Capital held by certain of the Thrift Agencies in York.
(Population. 77,914 in 1901.)

Name of Thrift Organisation.	Members.	Capital.
		£
Registered Friendly Societies (adults only) - - - - -	8,402	* 43,520
Co-operative Society - - - - -	9,550	95,444
Building Societies - - - - -	1,036	64,932
Trustee Savings Bank - - - - -	14,839	417,147
Yorkshire Penny Bank - - - - -		
	33,827	621,043

* This does not include the capital belonging to the 1,045 members in the Centralised Friendly Societies.

POOR LAW RELIEF.

The population of the York Union in 1901 was 92,012, while that of the City of York was 77,914.
For the administration of out-relief, there are four
429.

separate Unions, viz.: The York Out-Relief Union, which covers an area identical with that of the City, the Escrick Out-Relief Union, the Flaxton Out-Relief Union, and the Bishopsthorpe Out-Relief Union.
The Guardians of the four Unions form the joint
S

York Union for purposes of in-door relief, and any special business affecting the joint Union.

In the York Out-Relief Union relief is administered by three Relief Committees, composed in each case approximately of one-third of the total number of Guardians. The Committees change their districts every four months.

No Guardian (with the exception of the chairman of the Relief Committee) is permitted to adjudicate upon any case from the Ward he represents; the Committee may, however, avail themselves of information which any Guardian may have as to the circumstances of an applicant.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—YORK UNION.

1905.			Persons 60 and over in Population.	Persons 60 and over per 1,000 Population.	Paupers January 1st, 1905.							Paupers over 60 to Population over 60.
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	† Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
96,806	1,876	1·9	7,357	76	650	35	1,226	65	1,876	844	45	11 5

* Excluding Lunatics and Vagrants.

† Proportions in September, 1903.

If 1885 be compared with 1905, it is found that the rate of pauperism, exclusive of lunatics and vagrants, has declined from 2·1 per cent of population on September 1 to 1·9.

The expenditure on relief, on the other hand, rose from £18,465 for the year ending Lady Day, 1882, to £30,839 for the year ending Lady-day, 1905. Of the latter sum, £7,284 was spent on in-maintenance, and £8,434 on out-relief. The expenditure per head of population, which was 4s. 10d. in 1881-2 rose to 6s. 8d. in 1904-5. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the City of York for the year ending Lady-day, 1906, was £7,525 14s. 4d.

Pauperism generally through the North and East Ridings, which are largely agricultural, is very much higher than in the West Riding, where there are many manufacturing towns. Of the 27 unions, comprised in the North and East Ridings, only 5 are classified as urban by the Statistical Committee of the Royal Commission, and of these York had on September 1, 1905, the lowest percentage of pauperism to population.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

So far as the Endowed Charities are concerned there is no system of co-operation with the Board of Guardians. The clerk to the York Municipal Charities is a Guardian, and some of the churchwardens are also on the Board, but they have not used their position to establish relations between the Charities they represent and the Board. The relieving officers, moreover, are never consulted by any of the Charity trustees, churchwardens, or feoffees. We were told, for instance, that, in the event of a recipient of out-relief being taken into an almshouse, the trustees would not consider it their duty to inform the Guardians.

As illustrating how unsatisfactory this state of things is, we may mention that when we submitted to the relieving officers lists of the recipients of the different Charities the officers at once detected over 60 cases of people receiving out-relief who were

being helped by the Charities, many of whom were receiving pensions varying in amount from £2 to over £20 a year—a fact of which they had previously no knowledge.

The chairman and two other members of the Charity Organisation Society are Guardians, and the agent is in constant communication with the relieving officers. This has resulted in the reference from time to time to the Society of cases which it is thought can be dealt with more satisfactorily by them. The number of such cases, however, is not great, and there is no understanding between the Guardians and the Society as to the class of cases which should be passed on to the latter.

It is a very common practice for charitable funds to be given to persons in receipt of Poor Law relief.

Out of 31 persons which had been helped by one Charity, 17 were in receipt of out-relief. In the case of another Charity the number was 10 out of 21 persons, and as regards another Charity the number was 7 out of 10 persons.

We were told by several informants that the existence of Charities was taken into account by the Guardians when granting out-relief.

A Guardian stated that the relieving officer would say at the Relief Committee that such and such an applicant would do all right on a certain sum, as she "gets a bit," or so and so (naming some lady) "is looking after the case."

An informant who had been a Guardian many years stated when he was on the Board it would be said that "Widow So-and-So will not suffer; she will get the Charities."

Another feature of the Endowed Charities of York is the large number of almshouses which have very small endowments, with the result that some of the inmates are obliged to apply to the Guardians for out-relief. In one almshouse containing ten inmates two were receiving out-relief; in another the number was one out of four inmates; and in another, with two inmates, both were receiving out-relief.

This is, in our judgment, a most unsatisfactory state of things, and might be remedied if some of the Dole Charities were consolidated and applied in providing stipends for the almspeople.

It is the case in York, as in Norwich, that the population is decreasing in the inner city parishes, which abound in Charities, and is increasing in the outer parishes, and this fact affords an argument in favour of "pooling" the Charities under an improved system of administration.

The following table gives the population in 1871 and 1901 of the various ecclesiastical parishes or districts in York, and the income derived from parish Charities, endowed and voluntary. We have had considerable difficulty in obtaining the figures for 1901, as there is no return in the official census which gives a complete list of the parishes and townships which make up the city, but we believe that the figures given may be taken as being practically correct. The inner parishes are printed in italics:—

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Ecclesiastical Parish or District.	Population. 1871.	Population. 1901.	Endowed Parish Charities.	Church Charities. Year ending December, 1906.	
<i>All Saints, North Street</i> - - -	1,380	1,020	£ s. d. 37 14 0	£ s. d. 8 10 0	
<i>All Saints Pavement</i> - - -	411	895	24 18 4	18 13 6	
<i>S. Peter-the-Little</i> - - -	325		—		
<i>S. Crux</i> - - -	846		99 11 8		
<i>S. Mary, Bishopshill</i> - - -	4,017	8,846	45 2 4	*25 5 10	*£50 was also paid to York Home for Nurses.
<i>Senior with S. Clements</i> - - -					
<i>The Township of Middlethorpe, City Part a.</i>	nil	nil	—	—	
<i>S. Cuthbert</i> - - -	424	3,487	3 8 7	30 16 0	
<i>with Ali Saints', Peascholm,</i> - - -	2,268		—		
<i>and S. Helen on the Walls</i> - - -	462		—		
<i>S. Dennis</i> - - -	1,178	3,165	13 19 0	4 18 0	
<i>with S. George</i> - - -	2,116		—		
<i>S. Helen with Extra</i> - - -	488	325	38 3 6	1 9 9	
<i>Parochial Place of Davy Hall</i> - -	14		—		
<i>Holy Trinity, Goodramgate,</i> - -	394	4,543	380 0 0	8 3 6	
<i>with S. John, Delpike</i> - - -	349				
<i>S. Maurice</i> - - -	5,032		23 17 4		
<i>and Township of Minster Yard with Bedern.</i>	779		—		
<i>S. Thomas, Lowther Street b</i> - -	—	11,942	—	15 6 6	
<i>Holy Trinity, Micklegate</i> - - -	1,878	2,164	102 4 4	(No return)	
<i>Holy Trinity, Heworth, City Part a.</i>	—	1,404	—	4 17 1	
<i>S. John, Micklegate</i> - - -	787	565	117 16 9	2 2 0	
<i>S. Lawrence</i> - - -	2,361	8,021	290 17 0	6 0 0	
<i>with S. Nicholas</i> - - -	221				
<i>S. Margaret</i> - - -	1,745	2,083	164 6 10	2 6 2	
<i>with S. Peter-le-Willows</i> - - -	531		6 0 0		
<i>S. Martin, Coney Street</i> - - -	490	309	119 4 8	—	
<i>S. Martin</i> - - -	796	662	32 0 8	3 16 6	
<i>with S. Gregory</i> - - -					
<i>S. Mary, Bishophill, Junior</i> - -	5,064	4,037	90 14 8	—	
<i>S. Paul, Holgate c</i> - - -	—	8,401	15 8 0	*27 7 8	*£70 was also paid to York Home for Nurses.
<i>S. Mary, Castlegate,</i> - - -	978	823	30 10 4	—	
<i>with York Castle</i> - - -	170		—	—	
<i>and S. Michael Spurriergate</i> - - -	440		71 12 0	—	
<i>S. Michael-le-Belfry</i> - - -	892	1,222	206 11 8	36 7 8	
<i>and S. Wilfred</i> - - -	193		73 16 4		
<i>with Liberty of Mint Yard</i> - - -	59		—		
<i>S. Olave a with S. Giles</i> - - -	2,552	4,447	27 9 10	61 4 6	
<i>S. Oswald, Fulford, City Part a</i> -	—	4,537	7 9 3	61 2 7	
Carried forward - - -	39,640	72,898	2,022 17 1	318 7 3	

a Added to City by York Extension Act, 1884.

b Carved out of the parishes of Holy Trinity, Goodramgate, S. Michael-le-Belfry and S. Olave.

c Partly carved out of S. Mary, Bishophill, Junior and partly added to City by York Extension Act, 1884

Ecclesiastical Parish or District.	Population. 1871.	Population. 1891.	Endowed Parish Charities.	Church Charities Year ending December, 1906.	—
Brought forward - -	39,640	72,898	£ s. d. 2,022 17 1	£ s. d. 318 7 3	
S. Philip and S. James, Clifton -	—	1,827	14 11 4	29 10 3	
City Part <i>a d</i>					
S. Sampson with - - - -	716	1,002	37 13 9	45 4 5	
Holy Trinity, King's Court - -	610		137 12 0		
S. Saviour with - - - -	2,576	2,101	52 0 0	6 10 0	
S. Andrew - - - -	254				
Parish of Dringhouses - - -	—	86	0 6 8	*—	
City Part <i>a</i>					
	43,796	77,914	2,265 0 10	399 11 11	* Figures not given as only 25 houses are in York City.

a Added to City by York Extension Act 1884.

d A further portion of Clifton (138½ acres) was added to the City by the Extension Order of the Local Government Board, 18th May, 1893.

In the course of the 30 years 1871-1901 the population of the city increased by 34,118 in spite of a very decided decrease in the inner city ecclesiastical parishes or districts. In these districts, of which there are 15, the population decreased by 6,575, while in the 11 outer districts there was an increase (including

the 13,000 odd added to the city by the two Extension Orders) of 40,693.

The next table shows how the parish Charities are distributed over the two groups of ecclesiastical parishes or districts:—

Parishes or Districts.	Population 1871.	Population 1901.	Per Cent.	Endowed Parish Charities.	Per Cent.	Church Charities year ending December, 1906.	Per Cent.
Outer Parishes (11) - -	12,305	52,998	68·0	£ s. d. 404 13 0	17·9	£ s. d. 261 10 5	65·5
Inner Parishes (15) - -	31,491	24,916	32·0	1,860 7 10	82·1	138 1 6	34·5
	43,796	77,914	100·0	2,265 0 0	100·0	399 11 11	100·0

(a) Exclusive of one Parish which made no return.

It will be seen that the 15 inner districts, containing only 32 per cent. of the population, have 82·1 per cent. of the endowed, and 34·5 per cent. of the church, Charities, while the 11 outer districts, with 68 per cent. of the population, have only 17·9 per cent. of the endowed and 65·5 per cent. of the church Charities.

We are unable to give the amount spent on out-relief in the ecclesiastical parishes or districts, as the

city is divided for Poor Law purposes into 40 wards, which do not correspond with the ecclesiastical parishes. We can, however, give the expenditure on out-relief for the Municipal wards, out of which the Poor Law wards have been carved. The next table gives the number of Poor Law wards, the population, number of out-door paupers, expenditure on out-relief, and the percentage of population and of expenditure on out-relief in each Municipal ward.—

NUMBER OF PAUPERS AND COST OF OUT-RELIEF IN YORK.

Poor Law Wards.	Municipal Wards.	Population 1901.	Paupers in receipt of Out-relief January 1, 1906.	Cost of Out-relief year ending Lady-Day, 1906.	Percentage of Population in each Municipal Ward.	Percentage of Cost of Out-relief in each Municipal Ward.
7	Bootham - - - -	16,285	98	£ 611	20·9	8·1
7	Castlegate - - - -	11,590	105	833	14·9	11·1
6	Guildhall - - - -	6,387	276	1,506	8·0	20·0
7	Micklegate - - - -	15,099	203	1,262	19·4	16·8
6	Monk - - - -	10,832	216	1,287	14·0	17·0
7	Walmgate - - - -	17,721	308	2,027	22·8	27·0
40	6	77,914	1,206	7,526	100·0	100·0

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Of the above Municipal wards the Guildhall is the only one which contains ecclesiastical parishes or districts which are exclusively inner, and it is in this ward that there is by far the largest expenditure on out-relief for the size of the population. With a population of 6,387, or 8 per cent. of that of the city, it had 276 out-door paupers, or 22.9 per cent., on January 1, 1906, and it was responsible for an expenditure on out-relief of £1,506, or 20 per cent. of that for the city for the year ending Lady Day, 1906.

It is evident then that these inner parishes not only have the bulk of the endowed parish and church Charities, but that also a very large proportion of the out-relief goes to them as well. Even granting, as is no doubt the case, that they contain the poorest of the population of the city, we think that the proportion of relief going to these parishes is excessive, and, in our judgment, points to the necessity for a radical change in the administration of the Charities.

The following are examples of cases of the overlapping of almshouse, pension, and dole Charities with out-relief.

ALMSHOUSE CASES.

No. 408.—Widow, aged 67, formerly a laundress, now earns about 1s. a week by needlework. Has been in almshouse two months. Receives a stipend of 1s. 11d. a week and 4s. out-relief from the Guardians. Son used to pay her rent, does not help now; is said to have a delicate wife. Room very neat and clean. Well spoken of by three informants.

No. 422.—Widow, aged 67, used to do needlework. Late husband, a cabinetmaker, who died 18 months ago, was very intemperate. After his death she lived with her married daughter until she was admitted into almshouse. Has a stipend of 3s. 2d. a week and 2s. 6d. out-relief. Said to be a respectable old woman. Room comfortably furnished and clean.

No. 441.—Single woman, aged 69, a charwoman, has been 11 years in almshouse. Said she supported her father for some years before he died. Receives no

stipend, and pays 1s. 6d. a week rent. Guardians allow her 2s. 6d. a week, and she earns 6s. Said to be hard-working, but rather given to begging. Has an annual dole of 2s. 6d.

PENSION CASES.

No. 458.—Widow, aged 76, formerly a laundress. Lives with widowed daughter, a charwoman, in three-roomed cottage—neat, clean, and comfortable—for which she pays 5s. a week. Has pension of 2s. 3d. a week, a yearly gift of 22s., and out-relief 4s. Spoken well of by several informants.

No. 465.—Single woman, aged 79, at one time in good situation as a housemaid. Rents a room—clean and comfortable—at 2s. a week. Has a pension of 3s. 10d. a week and 3s. 6d. out-relief. Has the character of being steady and respectable.

No. 467.—Couple, aged 69 and 65 respectively. Man had been a bricklayer and the wife a laundress. Man in no club. Have had 13 children, of whom only two (who are married) are alive. Rent a well-kept cottage at 2s. 6d. a week. Have a pension of 4s. a week and 8s. out-relief. Said to be rather intemperate, and always on the "cadge."

DOLES.

No. 472.—Widow, aged 63, used to do washing. Rents a cottage—very dirty—at 3s. 3d. a week. An adopted son pays her rent, and she has 3s. a week out-relief. Receives a gift of £1 twice a year, 1s. monthly, and a loaf weekly. Several informants, while admitting she was not cleanly in her habits, gave her a good character.

No. 476.—Widow, aged 74. Has one son and seven daughters, all married, none of whom help her. Rents a two-roomed cottage—very poor and dirty—at 3s. 6d. a week. Earns 2s. a week by needlework, and has 4s. 6d. out-relief. Receives annual gift of 22s. Spoken of as a hard-working, respectable woman.

For other cases see Appendix XI.

YORK.

(Population (1901) 77,914.)

SUMMARY of the income derived from Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief.

	£	s.	d.
Endowed Charities - - - - -	8,870	8	2
Voluntary Charities (Year ending December, 1906) - -	12,846	0	0
Out-relief (Year ending Lady Day, 1906) - -	7,525	14	4
	<hr/>		
	29,242	2	6
	<hr/>		

REPORT ON COVENTRY.

TABLE OF CONTENTS.

	PAGE.		PAGE.
Manufactures of Coventry - - - -	143 [143]	Voluntary Charities :—	
Population Figures - - - -	143 [143]	The Philanthropic Societies - - -	151 [151]
Rates of Wages - - - -	143 [143]	The Coventry Philanthropic Institution	151 [151]
Rents - - - -	143 [143]	The Golden Cross Philanthropic Society	151 [151]
Endowed Charities :—		Chapel Fields Philanthropic Institution	151 [151]
General Municipal Charities - - -	144 [144]	Hill Fields Philanthropic Society -	151 [151]
Bablake Boys' Hospital - - - -	145 [145]	Earlsdon Philanthropic Society -	151 [151]
Greyfriars and Pisford's Hospital	145 [145]	Stoke Philanthropic Society - - -	151 [151]
Bond's or Bablake Men's Hospital	145 [145]	Foleshill and Great Heath Philanthropic	
Cockesonne's and Chamber's Charities	145 [145]	Societies - - - -	151 [151]
Swillington's Charity - - - -	146 [146]	Coventry Poor Children's Boot Fund	152 [152]
Bohun's Charity - - - -	146 [146]	Coventry District Nursing Institution	152 [152]
Unitarian Great Meeting—Muston's		Foleshill Nursing Association - -	152 [152]
Charity - - - -	146 [146]	Coventry Lying-in Charity - - -	153 [153]
Samuel Smith's Charity - - - -	146 [146]	Coventry Union Lying-in Charity	153 [153]
Moore's Charity - - - -	146 [146]	Girls' Home, King Street - - -	153 [153]
Spencer's Charity - - - -	146 [146]	St. Faith's Home - - - -	153 [153]
Queen's Road Baptist Chapel Charities	147 [147]	Girls' Home and Servants' Lodge -	153 [153]
Warwick Lane Wesleyan Chapel Charities	147 [147]	Coventry Industrial School - - -	154 [154]
Well Street Congregational Chapel		Coventry Police Court Mission - -	154 [154]
Charities - - - -	147 [147]	Church and Chapel Charities - -	154 [154]
Butcher Freeman's Charity - - -	147 [147]	Charity Organisation Society - -	154 [154]
Freemen's Seniority Fund - - -	147 [147]	Tabular Summary of Voluntary Charities	155 [155]
Freemen's Estate Enclosure Award, 1860	147 [147]	Thrift Agencies :—	
Freemen's Estate Enclosure Award, 1875	147 [147]	Friendly Societies - - - -	157 [157]
Provident Dispensary - - - -	148 [148]	Trade Unions - - - -	157 [157]
Lying-in Hospital - - - -	148 [148]	Co-operative Society - - - -	158 [158]
Union Lying-in Charity - - - -	148 [148]	Building Societies - - - -	158 [158]
Industrial Girls' School - - - -	148 [148]	Coventry Savings Bank - - - -	158 [158]
Parish of St. Michael Charities - -	148 [148]	Coventry Provident Dispensary -	158 [158]
Parish of Holy Trinity Charities -	148 [148]	Poor Law Relief - - - -	158 [158]
Parish of St. John Charities - -	148 [148]	Administrative Relations of Charity and the	
Parish of St. Paul Charities - -	148 [148]	Poor Law - - - -	159 [159]
Tabula Summary of Endowed Charities	149 [149]	Summary of the Income of Endowed and	
		Voluntary Charities and Expenditure on	
		Out-Relief - - - -	159 [159]

COVENTRY (WARWICKSHIRE).

Population (1901) 69,978.

Coventry is essentially a manufacturing city, with a population composed almost entirely of the working classes. To use the words of one informant, Coventry may be said to be "a beehive with very few drones."

The trades carried on are very varied, the chief being the manufacture of motors, cycles, tools, watches and textile fabrics. Within the last five years large ordnance works have been started which usually employ considerable numbers, and at times several thousands of men and not a few women and girls.

Watchmaking and silk-weaving were carried on to a large extent some 30 or 40 years ago, but have gradually given place to the cycle and, more lately, to the motor industries. Many of the watchmakers are now engaged in making the finer parts of bicycles and motor accessories. Adaptability to altered conditions of trade would, indeed, seem to be a characteristic of Coventry.

The following figures, taken from the census of 1901, give the numbers employed in some of the more important of the industries:—

CENSUS, 1901.

Males, 10 years and upwards, occupied 22,255.		Females, 10 years and upwards, occupied 10,379.	
Numbers employed.	Industry or Occupation.	Numbers employed.	
26	Domestic Servants (indoor) - - - - -	1,743	
8,364*	Manufacture of Metals, Machines and Conveyances	720*	
2,123	Watch and Clock Making - - - - -	722	
861	Textile Fabrics - - - - -	2,716	
—	Milliners and Dressmakers - - - - -	724	
1,926	Building Trade - - - - -	—	
416	Porters, Messengers and Watchmen - - - - -	—	
415	Carmen, Carriers and Carters - - - - -	—	
328	Railways - - - - -	—	
228	Gardeners other than Domestic - - - - -	—	

* Cycle and Motor Manufacture 5,372 males and 602 females.

Of the occupied males, no less than 24.13 per cent. were engaged in the manufacture of cycles and motors.

In recent years the population of Coventry, as will be seen from the following table, has gone up by leaps and bounds:—

Year.	Population.
1871	37,670
1881	42,111
1891	52,724*
1901	69,978†
1906 (May)	83,792 (Local census)
1907 (June)	87,900 (Estimate by Coventry City Council)

* The area of the City, which was 1,430 acres in 1871, was extended to 3,093 acres in 1890, and about 4,000 added to the population.

† In 1899, by a further addition of 1,054 acres, the area of the City became 4,147 acres. By this extension about 7,700 persons were added to the population.

The great demand for labour has acted as a magnet and caused a flow of population to Coventry.

RATES OF WAGES.

In all the leading industries high wages can be commanded, though in the case of the cycle and motor factories it is a serious drawback that there is a slack time during three or four months of the year, from about July to October, when some men are discharged and others work short hours.

In the cycle trade for skilled workers 1s. an hour piecework is the general rate of pay for a week of 53 or 54 hours. We were informed by a leading official in one of the largest cycle factories that a good workman would not work for less than 1s. an hour. Working overtime, it is a common thing for as much as £3, and even £3 10s., to be earned in a week in the season.

Semi-skilled men earn on an average from 7d. to 8d. an hour, and unskilled labourers, of whom there are comparatively few employed in the cycle trade, earn about 4½d. an hour.

In the engineering trade the minimum rate of wage for turners and fitters is 8d. an hour, and 9d., and as much as 10d., is sometimes paid. Working overtime,

turners and fitters can earn in the motor trade £2 10s. or £3 a week, and where the premium bonus system is in force £3 10s. and more is earned some weeks.

At the larger of two watch factories, where parts of incandescent lamps and of motors and bicycles are also made, we were informed that about half the workpeople, numbering some 500, were girls. Their average wages are 12s. to 15s. a week piecework. About 4 per cent. earn over 20s. a week, and a few as much as 28s. a week.

The wages of the men average 32s. or 33s. a week for all branches of the trade. Some engaged on the finest work earn £3 or £4 a week.

The wages in the building trade, according to the Report of the Labour Department of the Board of Trade issued in October, 1906, were for bricklayers 8½d. an hour, masons, carpenters and joiners, slaters, plumbers and plasterers 9d. an hour, and painters 8d. For labourers of all kinds the wage was 6d. an hour. These rates are just 1d. an hour higher all round than those prevailing in Norwich.

The usual pay for a charwoman in Coventry is 2s. a day with meals, but the better class women are paid 2s. 6d. a day with meals.

RENTS.

The demand for accommodation is so great in Coventry that there is practically a house famine, although building is going on apace. Premiums of £1 and £2 are offered for houses, and possession is

taken before they are finished. In hundreds of cases men have left their families in Birmingham, Rugby, Kenilworth and Leamington, and are in lodgings in Coventry, because they cannot obtain houses. The station on Saturdays is crowded with men returning home for the week-end.

As a natural consequence there has been a considerable increase in rents during the last ten, and especially during the last five years.

One informant well qualified to judge, from his position as a Corporation official, stated that court property which four or five years ago fetched 2s. 6d. or 3s. a week was now let at 4s. or more. This was confirmed by another witness, a prominent trade unionist taking an active interest in local affairs, who computed that in recent years the increase in rent varied from 6d. to 1s. 6d. a week.

Another experienced informant stated that as much was paid for one unfurnished room as was paid in rent for the whole house. A case, indeed, was vouched for in which 7s. a week was paid by a man with a wife and two children for an unfurnished room in a house, the rent of which was 4s. a week.

The rent of a two-roomed cottage in a court, of which there are a great many, is about 2s. 6d. or 3s. 6d. a week; for a four-roomed cottage in a court 3s. to 4s. 6d. has to be paid. Single rooms can be had for 1s. 3d. and 1s. 6d. a week.

New houses with four or five rooms fetch 5s. 6d. to 7s. 6d., or even 8s. 6d., a week.

We were unable to discover that the Charities had had any effect in raising rents.

ENDOWED CHARITIES.

Particulars of the several extensions of the City boundaries are given above (see page 143). In the case of the General Municipal Charities the added areas have been regarded as at once forming part of the City for the purposes of the Charities, and inhabitants of these areas have accordingly been admitted to benefit at once. In the case of Spencer's Charity (see page 146) the prescribed residential qualification of seven years has been interpreted as entitling inhabitants of the added areas to participate in the Charity, provided that they have resided in such area for seven years after its addition to the City.

GENERAL MUNICIPAL CHARITIES.

These Charities are regulated by Schemes of the Charity Commissioners made in 1894 and 1896. The trustees are 20 in number, of whom 10 are co-optative and 10 representative. The representative trustees are appointed—5 by the City Council, 2 by the Education Committee, 2 by the Guardians of the Poor, and 1 by the Freeman of Coventry.

The Charities are divided into a Pension Branch, a Loan Branch, and an Eleemosynary Branch; and there is also an Educational Branch.

Pension Branch.—The gross yearly income of this branch amounts to about £1,490, and, subject to payment of outgoings and management expenses, is applied as follows:—

The income of Jesson's Charity, £10 a year, is applied in payments of £2 each annually to poor kindred of the founder, most of whom live in Coventry.

The income of White's Pension Fund, amounting to £197 a year, is applied in payment of pensions of 6s. a week to Freeman and sons of Freeman of the City. A Scheme of the Court of Chancery made in 1861 provides that the recipients are to be such Freeman not being in receipt of parochial relief, and sons of Freeman not being under 14 or above 21 at the time of the appointment as are permanently incapacitated by corporal infirmity from earning their livelihood, and that appointments are to be made at a general meeting of the trustees and not as a matter of private patronage. There are at present 11 pensioners receiving 6s. per week each from this fund.

Applicants for a pension are required to fill up a printed form containing the following questions:—

1. Your name in full
2. Your Address
3. What was your last occupation?

4. Your age last birthday, with date of your birth
5. Where were you born?
6. When were you sworn in as a Freeman?
7. If the son of a Freeman and under 21 years of age, state your father's names and date of his being sworn in as a Freeman
8. How long have you lived in Coventry?
9. Have you ever had any relief from the Guardians of the Poor?
10. State from what cause you are unable to work, whether owing to age, ill-health, accident or infirmity.

The form also contains space for recommendations by three persons to whom the applicant is personally known.

On the occurrence of a vacancy a list of the names and addresses of the candidates is sent to each trustee. Nominations are subsequently made by the trustees at a meeting, when usually three or four candidates are nominated. The cases of those who are nominated are referred to a paid almoner for inquiry, and a report in writing is made. The reports are considered, and the election is made at a subsequent meeting of the trustees. The persons who are appointed are usually incapacitated by age, but younger persons are sometimes appointed if blind, crippled or paralysed. The pension is not given or continued to a person in receipt of another pension Charity, or in cases in which inquiry shows that there are relatives who ought to support the applicant. The pensioners attend once a week to receive their pensions. There is no system of visiting them at their homes. In one case a pension was given up by a man who came into some money, and in another by one who was able to earn his living.

The income of White's Alms Charity, which usually amounts to £1,000, and which is limited to a payment not exceeding that sum, is applied in the payment of 60 pensions of 6s. per week to poor men, whose qualifications, as defined by the Scheme, are that they should be of good character, that they should have resided in Coventry for not less than seven years, and not have received Poor Law relief during that period, and that they should from age, ill-health, accident or infirmity be unable to maintain themselves.

Notice of vacancies is published, and as regards form of application and inquiries by the almoner, the procedure is the same as in the case of the Freeman's Pensions mentioned above; but in the case of the Alms Charity Pensions it is the practice for each trustee to nominate a pensioner in rotation, the person so nominated being elected at a subsequent meeting of the trustees, provided the almoner's report is satisfactory. The qualifications prescribed by the Scheme are adhered to. It is the general rule not to appoint a person under 70 years of age. The reason assigned for adopting the system of nomination in rotation is that the applicants are so numerous that the trustees would find difficulty in making a selection from the whole number.

The income of Crow's Charity, amounting to about £260 a year, is applied in maintaining 16 pensions of 5s. a week for poor women, whose qualifications are defined in the same terms as those of the men. They are not appointed under 70 years of age, and the procedure is the same as in the case of the last-mentioned pensions.

Loan Branch.—The capital endowment of this branch of the Charities amounts to about £20,315, consisting of loans outstanding (free of interest), which on 31 December, 1906, amounted to £10,533, stock and cash producing about £234 in dividends and interest, and a sum of about £260 stock arising from the accumulation of a sum of £20 a year, and standing to an investment account.

Loans of £100 each for the term of nine years, free of interest, are granted to freemen of the city under 40 years of age on the security of a bond with three sureties or of a mortgage. An intending borrower is required to make a declaration, stating the purpose for which the loan is required, and that it is exclusively for his own use and benefit. The borrowers are tradespeople, clerks and mechanics, and the loans are regarded as useful in assisting a man to start or extend a business or to buy a house for occupation.

Industrial Girls School.—Under a scheme of the Court of Chancery made in 1861 an industrial school was established for girls, the daughters of deceased

freemen of the city of Coventry. In accordance with a provision in the scheme the trustees appoint by examination from amongst the day scholars attending the school foundation, scholars to the number of about 28, and such foundation scholars are clothed, educated, lodged and boarded in the school buildings at the expense of the Charity. The expense of and incidental to the maintenance of these scholars, including the provision of outfits on leaving, but exclusive of school expenses, outgoings on school buildings, and administration, amounted in 1906 to £511. The scheme prescribes no actual conditions as to the circumstances of the parents, but the girls all come from very poor homes. On leaving most of them go into domestic service and a few into factories.

Eleemosynary Branch.—After deduction of amounts payable to other branches of the Charities and of sums amounting to £40 2s. 4d. a year, payable to the trustees of Charities of which an account will be given below, the gross yearly income of the Eleemosynary Branch amounts to about £964.

The application of the net income is approximately as follows:—

A sum of about £350 is applied in subscriptions to hospitals and convalescent homes, and occasional special grants are made. A contribution of £80 is made to the Coventry District Nursing Institution, and of £50 to the Free Library, and a further sum of from £30 to £60 is applied in medical and other aid in sickness. Applications for admission to the hospitals, etc., are made on printed forms, containing particulars regarding the applicant and the signatures of a person recommending the patient and of a doctor. The applications are dealt with by a committee of the trustees, and in some cases travelling expenses of patients are defrayed by the Charities. The remainder of the charitable expenditure consists of a sum of about £60 applied in providing each pensioner of the Charities with one ton of coals, and a like sum expended in the distribution of clothing. Each female pensioner receives clothing to the value of £2, and orders on tradesmen for 10s. worth of clothing are divided among the trustees and given by them to poor persons.

BABLAKE BOYS' HOSPITAL.

Under the scheme governing this foundation the trustees of the Municipal Charities, who are the governing body, give annually on St. Thomas's Day £1 10s. to each of 12 poor men, and 10s. to each of 12 poor widows, being in each case householders in the city. The several persons to receive the gifts are nominated by the trustees in rotation, and the list of nominees is read at a meeting of the trustees.

In addition to the above mentioned payments the scheme regulating the foundation provides for the award of suits of clothes to 40 foundation day scholars, who must have attended a public elementary school in Coventry, and in the case of 20 of the scholarships the competition is limited to deserving poor boys qualified as aforesaid and nominated by the governors as therein mentioned. The scheme also provides for the maintenance of between 30 and 40 boarding scholarships, entitling to exemption from tuition fees and to board, lodging, clothing and maintenance, and tenable only by boys who in the opinion of the governors are fitted to receive such benefits. Under these provisions about 40 boarders are maintained and clothed at a cost amounting in 1906 to about £693, and clothing is provided for day scholars, the cost of which in the same year amounted to £94. The scholars are the sons of artisans, shopkeepers, clerks, etc.

The following Charities, viz., Pisford's Hospital, Bond's Hospital, Cockeson's Charity, and Chambers's Charity, are administered by a body of trustees, at present seven in number. They are known as the "Church Charities," but are in fact administered without regard to denominational considerations.

GREYFRIARS OR PISFORD'S HOSPITAL.

The Charity was founded and endowed in 1529 as an almshouse for six poor aged men and their wives of good character and householders within the city. For many years, however, this Charity has been confined to women, Bond's Hospital being for men.

The gross yearly income amounts to about £540. There are 12 almswomen in the hospital, and 19 out-pensioners. Each almswoman receives a stipend of 4s. a week, two tons of coal annually, washing, and medical attendance and nursing when necessary. The hospital is in charge of a matron. The out-pensioners receive 4s. a week and 1½ tons of coal annually.

Applications are made on printed forms containing particulars to be furnished as follows:—

Name in full
Abode
Occupation
When and where born
If not born at Coventry how long resident there?
Are you a single woman or widow?
Do you suffer from any bodily ailment or infirmity, rendering you unable to obtain a living?
Have you children or other relatives living who are able to contribute to your maintenance?
Are you in receipt of any other Charity?
Have you ever received Parochial relief?

There is also space for recommendations by six respectable inhabitants. Nominations are made by the trustees in rotation. The case is referred to a paid almoner for inquiry, and if his report is satisfactory the particulars on the application form are read at a meeting of the trustees and the appointment is made. Persons are not appointed under 70 years of age, or if in receipt of any other Pension Charity or of Poor Law relief at the time of appointment. Three persons, one of whom was formerly an inmate of Ford's Hospital, and two of whom were inmates of Bond's Hospital, being in too infirm a state to be conveniently cared for in the hospitals, were by the doctor's advice sent to the workhouse infirmary, and the stipends which were paid to them as almspeople are now paid to the Guardians towards their support while maintained there. In cases where friends of inmates have requested their removal to the workhouse infirmary the trustees have discontinued the payment of the stipends, and it seems to us that the payments ought to have been discontinued in the other cases also.

BOND'S OR BABLAKE MEN'S HOSPITAL.

The foundation was established in 1506, for a preacher, ten poor tradesmen, and a woman to dress their meat.

The Charity estates are under the management of Feoffees. The gross yearly income amounts to about £1,450. After outlay on repairs and other estate-charges, the amount of which is considerable, payments amounting to about £887 10s. a year are made by the Feoffees to the administering trustees, and this sum is increased by dividends, etc., to about £950 a year available for the purposes of the Charity.

The Hospital is occupied by 14 old men and a matron, nurse, and servant; and there are 28 out-pensioners, also men. Each almsman receives 6s. a week, with firing, washing, medical attendance, and nursing; and each pensioner receives 6s. a week. The qualifications regarding age and non-receipt of Poor-Law relief or another pension are the same as in the case of the Women's Hospital; and the procedure in respect of application, nomination, and appointment is also the same.

COCKESON'S AND CHAMBERS'S CHARITIES.

A sum of about £60 a year out of the income of these Charities is applicable for the benefit of the poor, and is applied in the distribution of coals in quantities of half a ton, by tickets divided equally among the trustees, who give them away at their discretion.

One of the trustees, who is also a trustee of other coal Charities which are distributed in the same way, said he gave tickets to poor persons whom he knew to be respectable and keeping above poor relief, or who were recommended to him by clergy, doctors, or others, but never to casual applicants. He did not think the system of distribution by individual trustees a good one, as it was impossible to avoid overlapping; and he said that, speaking for himself, he considered the money would be more usefully applied in pensions.

Another trustee said he gave away his coal tickets on recommendations from, e.g., the city treasurer, the head mistress of an elementary school, a coroner's officer, a Town Councillor, a manufacturer, the secretary of a philanthropic society, the clergy, and district visitors. He did not usually give to persons getting

poor relief, and preferred those who had tried to save a little. He said the coals were much appreciated in winter by widows and other poor persons.

SWILLINGTON'S CHARITY.

This Charity is managed by a body of trustees, at present five in number, including the Mayor of Coventry for the time being, and is regulated by a scheme of the Charity Commissioners which provides that, after payment of expenses and of a sum of £70 for repair of roads, the residue of the income shall be applied for the benefit of deserving and necessitous persons in the city in such manner as may be most advantageous and conducive to the formation of provident habits, by subscriptions to hospitals and dispensaries, the provision of nurses for the sick, donations to provident clubs, or the supply of clothes, fuel, tools, medical aid, food, or other articles in kind.

The gross yearly income of the Charity amounts to £307 15s. 4d.

After payment of outgoings and expenses of administration, and of the above-mentioned sum of £70 for the repair of roads, a sum of £10 10s. is subscribed to the County Hospital, and donations of £5 5s. are occasionally made to nursing institutions; and a sum, amounting on the average of the last three years to £126 a year, is applied in the distribution of coals, which are given by means of tickets for half a ton each.

The tickets are divided equally among the trustees, and given away by them in the manner stated under Cokesonne's and Chambers's Charities (see above). The opinion expressed by one of the trustees that the money might be applied in a more advantageous manner applies equally to Swillington's Charity. Another trustee of the last-mentioned Charity said he was careful not to give to loafers, and tried to avoid overlapping with other Charities; but, if the recipients were poor, he saw no harm if they got coals from several. He thought that the Coal Charities kept poor people alive who would rather die than go into the workhouse, and who tried to keep off the rates altogether.

BOHUN'S CHARITY.

One-third of the dividends on a sum of £353 16s. 6d. Consols is applicable for the benefit of the poor of Coventry.

The share so applicable, amounting to £2 18s. 10d. a year, is accumulated for four or five years, and the amount is then divided among the trustees, five in number, and given by them to poor persons.

UNITARIAN GREAT MEETING.—MUSTON'S CHARITY.

After payment of 20s. to the minister, the residue of the dividends on a sum of £652 Consols, amounting to £15 6s. a year, is applied in payment of small weekly pensions to two old women, members of the Meeting.

SAMUEL SMITH'S CHARITY.

This Charity was founded by will, proved in 1730. The trusts are for payment of sums of 8s. 4d. per month to poor housekeepers of the city, having children, for the distribution of coals to poor families, for the distribution of Bibles, and for providing poor families and single persons with gifts of 40s. each annually.

The Charity is administered by nine trustees appointed by co-optation. The gross yearly income, which is mainly derived from real estate, amounts to £510 14s. a year. The ordinary outgoings and expenses amount to about £14 a year, but there is occasionally exceptional expenditure on repairs. A sum of £5 or £7 a year is applied in the distribution of Bibles, and the residue of the net income is applied as follows:—

A sum varying from about £150 to £225 is applied annually in the distribution of coals by tickets for half a ton each, which are divided among the trustees and given away by them. Recommendations are received from the clergy, district visitors, nurses, doctors, and other workers among the poor. The trustees meet in November, and compare their lists of applicants, in order to prevent overlapping; but the lists are not compared with those of the trustees of other Coal Charities. One of the trustees, whom we consulted, thought there was some overlapping with other Charities, but probably not much. He also thought it would be well that the distribution of the tickets should be spread over a longer period, instead of giving them all

away before the end of the year, as is the present practice. Most of the recipients are widows.

Each trustee has also the nomination of four pensioners at 10s. per month each, and two sums of £2 are at the disposal of each trustee, to be given at his discretion in cases of sickness or special distress. The pensioners are old people of the poorest class, and mostly women.

MOORE'S CHARITY.

This Charity was founded by will, proved in 1731, whereby the testator directed that the overplus of the income should be weekly or yearly applied for the benefit of poor people, inhabitants of the city of Coventry.

The Charity is administered by five trustees, who are appointed by co-optation. The income of the Charity is mainly derived from Consols, and amounts to £206 6s. 8d. a year.

A salary of £25 is paid to the clerk, a sum of £5 5s. is subscribed to the County Hospital, and the residue of the income is divided among the trustees for distribution in money and coals.

The sums given in money amount to £125 or £150 a year, and are given partly to pensioners, of whom there are at present seven, viz., five at 10s. a month and two at 5s. a month, and as to the residue in sums of 5s. or 10s. each, given by tickets. The coals are given by tickets for six or twelve cwt.

The trustees are chosen alternately from members of a Congregational church in Coventry, to which the founder of the Charity belonged, and from members of another Congregational church in Coventry which is a branch of that church, and in choosing the recipients preference is given to poor members of the two churches. With the exception of one trustee who has left Coventry, and who gives his share of income in permanent pensions, the trustees are closely in touch with the poor of the two churches, and they also act on recommendations from ministers of other Nonconformist churches and from philanthropic societies in Coventry. Two of the trustees of whom we made inquiries said that they considered that the Charity was applied to the best advantage, and was very valuable. As a general rule the Charity is not given to persons receiving Poor Law relief, but among the recipients last year two were in the workhouse.

SPENCER'S CHARITY.

This Charity was founded by David Spencer by will, proved in 1888, whereby he bequeathed to trustees certain residuary estate upon trust to distribute the net income amongst such aged or infirm poor women, natives of the City of Coventry, or bona fide resident there for at least seven years, and who should not have been in receipt of parochial relief, and not being less than 65 years of age, as should, in the judgment of the trustees, be most deserving. The testator provided that there should be no denominational considerations in the selection of the recipients, and that each poor woman should receive 6s. weekly and £2 per annum for clothing and a reasonable sum for coals.

The residuary bequest amounted to £112,412, and is now represented by stock and mortgage securities producing £3,920 a year.

The Charity is administered by seven trustees, being the survivors of those named in the will.

The full number of pensioners is 198. There are at present 194. Poor widows, married women, or spinsters are appointed, and the qualifications prescribed by the testator are adhered to. Except in cases of blindness, paralysis, or total physical incapacity, the trustees do not appoint a pensioner under 70 years of age.

No public notice of vacancies is given, but the Charity is well known, and there are at present about 60 applications in the hands of the clerk, besides a large number received by individual trustees.

Applications are made on printed forms, and must be supported by three or more citizens having a personal knowledge of the applicant. In a few exceptionally deserving cases pensioners are nominated by the trustees as a body, but usually the right of nomination is exercised by them in rotation. The reason assigned for adopting this course is that in this way the trustees have a personal knowledge of applicants, and that, the total number of applicants being so large, the trustees would find it embarrassing to choose from among them. When the turn for nomi-

nation falls to a trustee he sends two or three of the applications to an almoner who is employed on behalf of the Charity, and who visits the applicants and investigates their cases, afterwards making a report in writing. The trustee then selects a case for nomination at a meeting of the trustees, when the particulars and almoner's report are read, and the almoner attends to furnish information, and if no objection is made the applicant is elected. The receipt of medical relief is not treated as a disqualification, nor is a married woman disqualified on account of relief given to the husband. In reply to an inquiry whether help would be refused if relations, able to assist, declined to do so, the clerk stated "eligibility under the conditions and personal worthiness and need are the qualifications, and unless a near relation is already sufficiently assisting, and well able to continue to do so, such outside matters are not much considered." A very few of the pensioners have been reduced from better circumstances, but most of them belong to the artisan class. The pensioners attend personally to receive the pension unless they are bed-ridden, and if a pensioner fails to attend for three weeks the almoner visits her to make inquiries. In addition to the weekly pension of 6s. each pensioner receives annually an order for clothing to the value of £2 and 2½ tons of coal, in quantities of half a ton.

CHARITIES IN CONNECTION WITH QUEEN'S ROAD BAPTIST CHAPEL.

Peart's and Seager's Charity.—A sum of stock ought to have been purchased to represent the endowment of these Charities, but no investment has been made, and instead, a sum of £2 10s. a year is paid out of a Sunday School Fund connected with the chapel, which sum, together with the income of the Charity mentioned below, is applied in small gifts of money and tickets for bread and meat given at Christmas by the deacons to poor members of the chapel.

Butterworth's Charity.—The endowment of this Charity, which is for the poor of the church, consists of £125 Consols. The dividends, amounting to £3 2s. 6d. a year, are applied as stated above.

WESLEYAN CHAPEL, WARWICK LANE.

The sum of £1 15s. a year, derived from the gift of Joseph Francis, is applied for the relief of poor members of the chapel.

WELL STREET CONGREGATIONAL CHAPEL.

The sum of £10 a year, representing interest on charitable bequests, is distributed by the minister and deacons among poor members of the chapel.

BUTCHER FREEMEN'S CHARITY.

By an award made in 1860, under Inclosure Acts of 1856 and 1857, portions of Lammas lands were allotted to trustees for such of the freemen as were butchers, and had acquired their freedom by serving an apprenticeship of seven years to a butcher in Coventry, and it was provided that the rents should be applied for the benefit of the persons entitled thereto as the butcher freemen, at special meetings to be called from time to time for that purpose should determine.

The lands so allotted were sold under an Order of the Charity Commissioners, and the endowment now consists of £653 19s. 2d. Coventry Corporation 3 per cent. Stock, held by the official masters, and producing £19 12s. 4d. a year.

The income, after payment of expenses of administration, is divided equally among the butcher freemen in accordance with resolutions passed by them from time to time. The number of butcher freemen is about 50. The term is construed to exclude pork butchers.

1. FREEMEN'S SENIORITY FUND.
2. FREEMEN'S ESTATE, INCLOSURE AWARD, 1860.
3. FREEMEN'S ESTATE, INCLOSURE AWARD, 1875.

We were requested by the legal advisers of the trustees of the above-mentioned Fund and Estates to make a note that information was given by the trustees under a strong protest that the trusts relating to the properties in question were not charitable

or public trusts, but were of a private nature; and the information was expressed to be given out of courtesy to the Commission.

We consider it desirable to give some account of these trusts, but for the reason stated above their inclusion in our Report involves no admission as to their legal nature.

1. The Freeman's Seniority Fund consists of £7,900 invested on mortgage, and a small sum of stock. The total gross yearly income amounts to £347 7s. 8d. The Fund represents the proceeds of sale of lands in the vicinity of Coventry in which the freemen were interested. In 1843 meetings of the freemen were held, and the trusts of the Fund were declared by a deed, which provides that the net income is divisible in sums of 6s. per week to the most aged freemen who shall claim such weekly payments according to their seniority upon the Corporation admission and enrolment book to be continued during their respective lives.

The freedom of the City is acquired only by apprenticeship for seven years in the City of Coventry or suburbs. The number of freemen has declined. The present number on the roll is 3,299, but many of these do not reside in Coventry, and there are no data for forming a reliable estimate of the number of resident freemen.

After payment of income-tax, Corporation duty and expenses of administration, the income of the Fund is applied in payment of pensions of 6s. per week each to the senior freemen on the roll. The number of persons who received the pensions in 1906 was 21. The pensions are paid weekly at St. Mary's Hall. The claim to a pension from the Fund rarely accrues to any one who is under 70 years of age. We were informed that the pension is usually, if not invariably, claimed by all freemen entitled by right of seniority. The practice is for freemen so entitled to be appointed first to a pension from Fund No. 3, mentioned below, and, as vacancies occur, to become successively pensioners of Fund No. 2 and Fund No. 1, but so that no individual receives a pension from more than one Fund at a time. Our informants were unable to estimate the extent to which the pensions may be regarded as relieving poverty. It was stated, however, that out of the total number of freemen pensioners eleven are in the workhouse, and it may therefore be concluded that the number of pensioners who are poor or in humble circumstances is considerable.

2. By the Inclosure Award of 1860, referred to above, certain lands were allotted to trustees for the freemen and widows of freemen of the City, and it was provided that the rents should be applied for the benefit of the persons interested in such allotments.

The property subject to this trust consists of very valuable land in the City and its outskirts, much of which has been let on building leases under powers given by the Award. The total gross income in 1906 amounted to £2,221, and the income will increase as further portions of the estate become available for building.

After payment of outgoings the net income applied in pensions in 1906 amounted to £1,377 13s., which sum was applied as follows:—

£	s.	d.	
187	4	0	in payment of pensions at the rate of 6s. per week to 17 freemen, including four who proceeded to a pension on Fund No. 1 mentioned above.
1,097	12	0	in payment of pensions at the rate of 4s. per week to 126 freemen, including five who proceeded to a 6s. pension.
92	17	0	in payment of pensions at the rate of 3s. per week to 16 of the oldest widows of freemen.
1,377	13	0	

3. By an Inclosure Award in 1875 a further allotment was made for the benefit of the freemen. The property consists of land, part of which is let on building leases, and of a sum of £3,000 on deposit derived from a recent sale under power given by the Award. The gross income in 1906 amounted to £259.

The net income is applied in the payment of pensions of 4s. per week each to freemen entitled by right of seniority.

In 1906 the amount so applied was £98 4s. The full number of pensioners is 12. In 1906 the number of persons who received pensions from the Fund during some part of the year was 25, but of these, 16 proceeded to a pension on Fund No. 2 mentioned above.

PROVIDENT DISPENSARY.

LYING-IN CHARITY.

UNION LYING-IN CHARITY. INDUSTRIAL GIRLS' SCHOOL.

An account of these Charities is given below under Voluntary Charities (see page) as they are mainly supported by voluntary contributions, but they possess certain endowments, the income of which is approximately as follows:—

	£ s. d.
Provident Dispensary—rents and dividends - - - -	97 14 0
Lying-in Charity—dividends - - -	12 16 4
Union Lying-in Charity—dividends	25 0 0
Industrial Girls' School—dividends	13 15 0

There are several ancient trade guilds or companies in the city of Coventry, viz., the Drapers, Mercers, Clothiers, Cappers, Fullers, and Tanners, with incomes ranging from about £70 to £300 a year. We were informed that with the exception of a sum of 40s. a year given to the poor by the Mercers' Company under a charitable trust, the property of these companies is corporate and not charitable. It is, however, we understand, the practice of the companies to apply a portion of their income in relieving the poor and in subscriptions to hospitals and other institutions.

PARISH OF ST. MICHAEL.

THE CONSOLIDATED CHARITIES.

Under a scheme of the Charity Commissioners made in 1893 several of the Charities of the parish are administered by a body of trustees consisting of the vicar, five of the churchwardens of St. Michael's, one of the churchwardens of St. John's (which forms part of the ancient parish of St. Michael), two trustees appointed by the Guardians, and two co-optative trustees.

The scheme provides that the income shall be applied for the benefit of the whole of the ancient parish of St. Michael (excluding in the case of some small Charities the district of St. John's) in such way as may be most advantageous to the recipients, and conducive to the formation of provident habits in accordance with the provisions usually inserted in schemes of the Charity Commissioners for the general benefit of the poor, a specimen of which is given below (see page), and subject to the condition that not more than £20 in any year is to be applied in the distribution of articles in kind.

The income is derived from property let at weekly rents and from Consols, and amounts to about £173 a year gross. There are considerable deductions for repairs and rates, and after payment of clerk's salary of £5 a year, collector's commission, and some other small expenses of administration the net yearly income amounts to about £110 a year.

In the year ending 30th April, 1907, the expenditure on charitable objects was as follows:—

	£ s. d.
Grants to clothing clubs in the parishes of St. Michael, St. John, St. Thomas, Christ Church, and All Saints - -	30 0 0
Grants to hospitals, nursing associations and similar institutions	33 12 0
Distribution of bread - - -	11 9 0
Ditto of gowns - - -	8 1 0
	<hr/>
	83 2 0

Each trustee receives materials for a gown to be given to a poor woman. Fifty 6d. loaves are distributed on St. Thomas's Day by tickets divided among the trustees, and the rest of the bread is given in St. Michael's Church on Sunday after morning service by the churchwardens.

BREAD CHARITIES OF JESSON AND OTHERS.

In respect of these Charities sums amounting to churchwardens of St. Michael's on St. Thomas's Day, £25 6s. a year are paid by the trustees of the Municipal Charities for bread distributed by the vicar and

New Year's Day, and after morning service on Sunday at the church. The recipients are old people, many of whom are receiving Poor-Law relief.

WRIGHT'S CHARITY.

The sum of £34 10s. 4d. a year, being one moiety of the dividends on a sum of stock, the other moiety of which is for the poor of Holy Trinity, is received by the vicar of St. Michael's, and is applied by him in distributing by orders on tradesmen gowns, boots, blankets, groceries and coals to poor widows and other necessitous persons. The recipients number from 15 to 30, and in selecting them the fact that they may be receiving Poor-Law relief is not taken into account.

EDWARDS'S CHARITY.

The income of this Charity, consisting of £13 9s. 4d. a year derived from Consols, is applicable for honest poor persons in Smithford Street Ward, and is distributed in sums of 5s. or 10s., and small gifts of coals. The Charity is administered by five trustees. Before a distribution two of the trustees visit the poor people of the ward, and afterwards report to a meeting of the trustees. In selecting the recipients preference is given to widows and persons with large families. As there are now but few poor people in the ward, almost every poor family receives the gift, including persons who are getting Poor-Law relief.

PARISH OF HOLY TRINITY.

THE UNITED CHARITIES.

Several small Dole Charities of the parish having together an income of £27 18s. a year are now regulated by a scheme of the Charity Commissioners, dated 9th November, 1906, which provides that the income shall be applied by the churchwardens for the benefit of poor persons of the parish in such way as may be most advantageous to the recipients and conducive to the formation of provident habits by supplying clothes, fuel, tools, aid in sickness, or relief in money in case of unexpected loss or sudden destitution.

No expenditure has yet been made under the provisions of the scheme.

JELLIFFE'S AND BURTON'S CHARITIES.

Under these Charities a yearly sum of £3 4s. is paid by the trustees of the Municipal Charities for a weekly distribution of bread at Holy Trinity Church.

LORD LIFFORD'S CHARITY.

The income of this Charity, £5 a year, is distributed to poor widows in sums of 2s. 6d.

WRIGHT'S CHARITY.

The share of this Charity for the parish of Holy Trinity amounting to £34 10s. 4d. a year is applied by the vicar as a special fund for assisting emigration, providing grants to Lying-in Charities and needlework societies, sending patients to convalescent homes, and providing substantial help in other special cases. No recipient has been in receipt of Poor-Law relief. There is a balance in the bank of £134 8s. 10d., which bears interest.

WEST ORCHARD ALMSHOUSES.

These almshouses, which were settled on trust for poor persons were pulled down, and the site appears to be included in property the income of which is applied for church purposes.

PARISH OF ST. JOHN.

YARDLEY'S CHARITY.

The sum of £2 10s. a year derived from Consols is applied in distributing on St. Thomas's Day to each of about 100 poor people a loaf of bread. The trustees are the rector and churchwardens.

PARISH OF ST. PAUL.

MARSTON'S CHARITY.

The income, £10 18s. a year, is given by the vicar and churchwardens in sums of 2s. twice a year to poor aged people of good character.

PARFITT'S CHARITY AND LEE'S CHARITY.

These Charities are for the ancient parish of Foleshill, which includes St. Paul's. The trustees of Parfitt's Charity are the vicars of Foleshill and St. Paul's and nominees of the Parish Council. The income, about £40 a year, is given in coals, special gifts, and hospital and convalescent home letters. About £4 7s. from the yearly income of Lee's Charity is distributed in St. Paul's, the relief being given in kind and in hospital letters.

TOTAL SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-Pensioners.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
				In Money.	In Kind.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
GENERAL MUNICIPAL CHARITIES.							
Pension Branch - - - - -	1,490 0 0	—	1,490 0 0	—	—	—	
Loan Branch - - - - -	234 0 0	—	—	—	—	234 0 0	Applied in loans. Also £10,533 outstanding on loans, and £260 Stock to Investment Account.
Industrial Girls' School - - - - -	511 0 0	—	—	—	—	511 0 0	For maintenance of girls in Industrial School.
Eleemosynary Branch - - - - -	964 0 0	—	—	—	70 0 0	894 0 0*	* Applied, after payment of out-goings, in grants to hospitals and other institutions, and in medical and other relief in sickness.
Bablake Boys' Hospital - - - - -	811 0 0	—	—	24 0 0	—	787 0 0*	* For maintenance and clothing of boys in the school of the Foundation.
Greyfriars or Pisford's Hospital - - - - -	540 0 0	300 0 0	240 0 0	—	—	—	
Bond's or Bablake Men's Hospital - - - - -	1,450 0 0	725 0 0	725 0 0	—	—	—	Large outlay for repairs, etc. Net income about £950.
Cockesonne and Chambers - - - - -	60 0 0	—	—	—	60 0 0	—	
Swillington - - - - -	237 15 4*	—	—	—	126 0 0	111 15 4†	* After deducting £70 for repair of roads. † Applicable, subject to payment of outgoings, in donations to Hospitals, etc.
Bohnn - - - - -	2 18 10	—	—	2 18 10	—	—	
Muston - - - - -	15 6 0	—	15 6 0	—	—	—	For poor of Unitarian Great Meeting.
Samuel Smith - - - - -	503 14 0*	—	216 0 0	36 0 0	251 14 0†	—	* After deduction of £7 for distribution of Bibles. † Subject to deduction for outgoings for repairs, etc.
Moore - - - - -	206 6 8	—	36 0 0	114 0 0	51 1 8*	5 5 0	* Subject to payment of management expenses.
Spencer - - - - -	3,920 0 0	—	3,920 0 0	—	—	—	
Charities of Peart and others - - - - -	5 12 6	—	—	5 12 6	—	—	Also in kind. For poor of Queen's Road Baptist Chapel.
Wesleyan Chapel, Francis's Charity - - - - -	1 15 0	—	—	1 15 0	—	—	
Congregational Chapel Charities - - - - -	1 0 0	—	—	10 0 0	—	—	
Butcher Freemen's Charity - - - - -	19 12 4	—	—	19 12 4	—	—	
Freemen's Seniority Fund - - - - -	347 7 8	—	347 7 8	—	—	—	
Freemen's Estate, Inclosure Award, 1860 - - - - -	2,221 0 0	—	2,221 0 0	—	—	—	
Freemen's Estate, Inclosure Award, 1875 - - - - -	259 0 0	—	259 0 0	—	—	—	

TABULAR SUMMARY—continued.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-pensioners.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
				In Money.	In Kind.		
Provident Dispensary	£. s. d. 97 14 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 97 14 0	For Provident Dispensary.
Lying-In Charity	12 16 4	—	—	—	—	12 16 4	For Lying-In Charity.
Union Lying-In Charity	25 0 0	—	—	—	—	25 0 0	Do.
Industrial Girls' School	13 15 0	—	—	—	—	13 15 0	For Industrial School.
Mercers' Company, Charity for Poor	2 0 0	—	—	2 0 0	—	—	
PARISH OF ST. MICHAEL.							
Consolidated Charities	173 0 0	—	—	—	20 0 0	153 0 0*	*Applicable, subject to payment of outgoings and expenses, in grants to hospitals, provident clubs, etc., and provision of nurses, outfits, and special relief in money.
Bread Charities of Jesson and others	25 6 0	—	—	—	25 6 0	—	
Wright	34 10 4	—	—	—	34 10 4	—	
Edwards	13 9 4	—	—	13 9 4*	—	—	*Also in kind.
PARISH OF HOLY TRINITY.							
United Charities	27 18 0	—	—	—	—	27 18 0	In money or in kind.
Jelliffe and Burton	3 4 0	—	—	—	3 4 0	—	
Lord Liford	5 0 0	—	—	5 0 0	—	—	
Wright	34 10 4	—	—	—	—	34 10 4	
West Orehard Almshouses	—	—	—	—	—	—	Almshouses pulled down and site apparently included in church estate.
PARISH OF ST. JOHN.							
Yardley	2 10 0	—	—	—	2 10 0	—	
PARISH OF ST. PAUL.							
Marston	10 18 0	—	—	10 18 0	—	—	
Parfitt	40 0 0 (about)	—	—	—	—	40 0 0	For ancient parish of Foleshill.
Lee	4 7 0	—	—	—	4 7 0	—	Also in hospital letters.
	14,336 6 8	1,025 0 0	9,469 13 8	245 6 0	648 13 0	2,947 14 0	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

VOLUNTARY CHARITIES.

THE PHILANTHROPIC SOCIETIES.

A distinct feature of the charitable work carried on in Coventry is the number and the important part played by the many Philanthropic Societies. These Societies, which are all modelled on the same plan, are seven in number, and are managed and largely supported by working men, who subscribe not less than 1s. 1d. a quarter to the funds, and thereby become members.

The management of each Society is in the hands of a Committee appointed at the Annual Meeting.

A member wishing to bring forward a case for assistance must do so personally at the weekly meeting, or in writing. No case can be relieved until it has been visited and enquired into by two members of the Society, who report at the next meeting of the Committee. In urgent cases the visitors have power to give temporary help to an amount not exceeding 5s.

Some of the Societies have a printed form of questions for the use of the visitors.

Assistance is not given to the same case a second time until three months have elapsed.

Help takes the form of grants in money, food, clothing, hospital and other tickets.

As a rule, not more than 15s. is granted to a case at one time. The average amount given to individual cases by three of the largest Societies during 1906 was 11s. or 12s.

Appended is a list of the Societies with their income and expenditure for 1906.

THE COVENTRY PHILANTHROPIC INSTITUTION.

Founded in 1854.

Income for the year ending September 30, 1906:— Subscriptions and donations, £158, and profit from annual fête and sports, football matches, etc., £181. Total, £339.

Expenditure during the same period:—Grants £151, subscriptions to hospitals £34, and working expenses £37. Total, £222. In addition, £63 was paid to the Contingent Fund to be drawn upon in case of a loss on the annual fête.

In the Annual Report it is stated that hospital and other tickets to the value of nearly £130 were entrusted to the Committee to distribute.

In cases of emergency, "on the application of a Committeeman to the President for a ticket for any hospital, between the weekly meeting nights, the President shall have power to grant the same. In no case when personal application for relief is made at the Institution's meeting-place, shall it be entertained, the object being to discountenance mendicancy or charity-hunting in any shape."

During the winter, should inclement weather or slackness of trade be prevalent, provision may be made for a distribution of bread, soup, clothing, or other necessary of life. Such relief is to be distributed by means of printed tickets, on which is written the name of the member responsible for the distribution.

During 1905-06 the number of cases investigated was 285, of which 257 were relieved with grants.

From the time of the foundation of the Institution it is stated that nearly 15,500 cases have been investigated, of which over 12,000 were assisted at a cost of nearly £7,600. In the same period, nearly £600 was subscribed to hospitals, and many thousands of hospital tickets were sent to the Institution for distribution.

THE GOLDEN CROSS PHILANTHROPIC SOCIETY.

Founded in 1858.

Income for year ending December, 1906:— Subscriptions £121, donations £26, legacy £23, interest £1, and profits from sports, football matches, etc., £35. Total, £206. A sum of £18 was also paid direct to the Contingent Fund, which at the end of 1906 amounted to £52.

Expenditure during the same period:— Grants in money £102, and coals £6, subscriptions to hospitals £20, and working expenses £43. Total, £171.

Many hospital and other tickets were placed at the disposal of the Committee to distribute.

During the year 1906 the number of cases investigated was 225, of which 189 were helped with grants.

At the close of the year the membership of the Society was 686.

CHAPEL FIELDS PHILANTHROPIC INSTITUTION.

Founded in 1883.

Income for year ending October 3, 1906:—

Subscriptions £47, donations £29, and profits from sports, etc., £8. Total, £84.

Expenditure during the same period:—

Grants £34, subscriptions to hospitals £12, and working expenses, £24. Total, £70.

A number of hospital and other tickets were sent to the Committee for distribution.

During the year 68 cases were investigated, of which 61 were assisted with grants.

In the case of this Society, a person cannot be relieved a second time till six months have elapsed.

HILL FIELDS PHILANTHROPIC SOCIETY.

Founded in 1887.

Income for year ending December 31, 1906:—

Subscriptions £96, donations £12, interest £2, and profits from sports, etc., £46. Total, £156. A sum of £20 was also paid direct to the Contingent Fund, which at the end of 1906 amounted to £102.

Expenditure during the same period:—

Grants £104, subscriptions to hospitals £13, and working expenses £32. Total, £149.

Many hospital tickets were placed at the disposal of the Committee to distribute.

During the year, 212 cases were investigated, of which 186 were helped with grants.

EARLSDON PHILANTHROPIC SOCIETY.

Founded in 1900.

Income for year ending September 29, 1906:—

Subscriptions and donations £22, profits from sports, etc., £13, and transfer from Contingent Fund £20. Total, £55.

Expenditure during same period:—

Grants £55, subscriptions to hospitals £5, and working expenses, £10. Total, £70.

A number of hospital tickets were sent to the Committee to dispose of.

During the year 91 cases were investigated, of which 85 were relieved with grants.

STOKE PHILANTHROPIC SOCIETY.

Founded in 1904.

Income for year ending March, 1906:—

Subscriptions and donations, £22; profits from sports £30, and transfer from Contingent Fund £5. Total, £57.

Expenditure during same period:—

Grants £17, and working expenses £19. Total, £36. The Committee also disposed of a number of hospital tickets.

The subscription in the case of this Society is fixed at not less than 6½d. a quarter.

FOLESHILL AND GREAT HEATH PHILANTHROPIC SOCIETIES.

Founded in 1904.

Income for year ending December, 1906:—

Subscriptions and donations £15, profits from foot-football match and concerts, £28; interest, £1. Total, £44.

The expenditure during the same period was:— Grants £31, and working expenses £5. Total, £36.

The total income of the seven Societies amounted to £971, and the expenditure to £754.

Five of the Societies relieve cases from any part of the City, while the operations of the Stoke and Foleshill Societies are more local.

As an instance of the confidence reposed in these Societies, a few years ago a Committee composed of their members was entrusted by the Mayor with the administration of a sum of £1,000 raised by him for the relief of exceptional distress.

The Secretary of the Coventry Philanthropic Institution stated that the object of the Societies was to try and keep people from applying to the Poor Law Guardians, and the Relieving Officer was of opinion that they did have this effect.

One of the questions on the visitors' forms is whether relief is being received from the Guardians, and it is exceptional for assistance to be given in supplementation of Poor Law relief.

A good deal of trouble seems to be taken in the distribution of the funds, and when we pointed out that the proportion of cases helped out of the total number of applications appeared high, it was replied that members were careful only to bring forward cases which they believed were genuine.

The amount given in any one case would appear to be rather small, but it is common for cases to be passed on from one Society to another, and so to obtain two or three grants.

A case was brought to our notice of a man suffering from consumption, who was to be sent to a Home, four of the Societies contributing 15s. each.

Surgical appliances are also occasionally given.

We were informed that the danger of "overlapping" between one Society and another was lessened by the fact that members of one Society were often members of and attended the meetings of the other Societies, and so were able to detect cases which had come up before.

A proposal had been made that a register should be kept of the cases relieved by all the Societies, but so far this has not been adopted. Were this done, it would be an effectual bar to "overlapping," which we believe does obtain to some extent.

There is a growing disposition on the part of the Philanthropic Societies to co-operate with the Charity Organisation Society. They refer to the Society cases for which more help is required than they are permitted by their rules to give, while the Society also refers cases to the Philanthropic Societies. Five of the seven societies are represented by eleven members on the Committee of the Charity Organisation Society, who attend the meetings with regularity.

We were invited to attend meetings of two of the Societies, and we greatly regret that we were prevented from doing so.

One informant in close touch with charitable work in Coventry, writing of these Societies, says: "Their *raison d'être*, as I understand it, is to give prompt help in their respective districts (though not restricted ones) to their fellow working men when sickness or temporary causes throw them out of work. Help could be and is given, again, to the same cases when continuing after a certain lapse of time.

"I do think they conduct their investigations thoroughly.

"I also think that overlapping can very rarely occur, though they make no systematised effort to prevent it.

"As fellow workmen, there is a much more intimate knowledge of one another's affairs, and there should be greater frankness between them in disclosing sores. There would be the keener resentment at having confidence and help abused.

"Then I think the moral effect of these Societies must be good. . . . The spreading of such Societies on the basis of artisan intuition and management will be the spreading of growing dislike to Poor Law relief and of means to escape the necessity of being beholden to it."

He adds that he thinks the undue multiplication of such Societies in Coventry is a weakness, as it involves a larger percentage of expenditure on the amount distributed than is necessary.

Another informant, also actively engaged in the relief of distress, writes: "I think these Societies are doing good work, yet not the best. . . . They are a very distinct and precious advance upon promiscuous and unintelligent almsgiving. The system seems to achieve considerable doing of good with less evil."

On the other hand, he considers that the gifts partake too much of the nature of doles given as far as possible "to deserving cases, but not directed to any other purpose than the surface one." He realises the great difficulty of dealing satisfactorily with the sort of cases, often of a temporary character, which come before the Societies, but is of opinion that something more might be attempted in the direction of encouraging self-reliance.

Yet another well-informed witness writes: "I am

sure the Philanthropic Societies do good and save the rates, but there are too many of them, and two such Societies would be better, I think, than seven of them."

On the whole we feel that, though these Societies have their limitations and are possibly occupied too exclusively with the alleviation rather than with the prevention of distress, they constitute a valuable asset, which might be utilised, in the event of any general scheme being formulated, for the better administration of charitable relief in Coventry.

COVENTRY POOR CHILDREN'S BOOT FUND.

Founded in 1900.

The Committee of this Fund is composed of the Head Masters and Mistresses of the Schools, the School Attendance Officers, and members of the Philanthropic Societies.

We were informed by the Chairman that cases were sent in by the Schoolmasters and Mistresses and investigated by the School Attendance Officers.

As regards the class of applicants relieved by the Fund, the Honorary Secretary writes: "If it is thought parents are in a position to provide boots, pressure is brought to bear on them; otherwise only the children are considered, whatever the character of the parents. Few cases indeed have been met with refusal. Since my connection with the Fund (10 years) no boots have been sold, and only one pair pawned. The latter were recovered at once. The police and the National Society for the Prevention of Cruelty to Children co-operate with us. The boots are stamped with the Fund stamp, and teachers are asked to keep an eye on them, and report at once if missing or not looked after. . . . Of course there are cases where the same family has been helped year by year—widows' children, orphans, or where the father is a confirmed invalid or has 'run off.'"

In the Report for 1905 it is stated that "the extreme distress of the period was met by the record distribution of 653 pairs of boots."

The Co-operative Society also gave £10 worth of boots.

The receipts for 1905 were: Subscriptions £63, and donations £39; total £102.

The expenditure amounted to £115.

COVENTRY DISTRICT NURSING INSTITUTION.

Founded in 1883.

The object of this Institution is "to provide specially trained nurses to nurse the sick poor of Coventry and district in their own homes."

The management is in the hands of a Council, elected at the annual meeting, and of a Managing Committee appointed by the Council.

No relief is given by the nurses, but the Honorary Secretary has a small private fund, from which help is given in special cases.

The staff in September, 1907, consisted of a superintendent and six nurses.

During the year ending December, 1906, the number of fresh applications was 722, of which all but 18 came from the City of Coventry.

A separate Nursing Association has recently been established for the parish of Foleshill, a portion of which is in the City of Coventry, and the Coventry District Nursing Institution has practically given up nursing in that part of the City.

In the same Home there is a staff of private nurses under the control of the Committee, and the expenses of rent, taxes, fuel and light are shared between the district nurses and the private nurses. A separate balance-sheet for each is issued.

The income of the District Nursing Institution for the year ending December 31, 1906, was: Subscriptions (including £21 from the Board of Guardians) £293, after deducting £85 from Endowed Charities donations £57, after deducting £5 from Endowed Charities offertories £22 and dividends; £6 total, £378.

The payments were £598.

At the end of the year a sum of £129 was due to the bankers.

FOLESHILL NURSING ASSOCIATION.

Founded in 1896.

This Association is for the whole of Foleshill, but the Secretary stated that two-thirds of the cases came from that portion of Foleshill which is in the City of Coventry.

There is one district nurse, who during the year ending October 22, 1906, paid 5,733 visits to patients. (including £4 from the Coventry Board of Guardians) £5, sports and football cup competition £183, special collections £28, and interest £6; total £222. The payments were £140.

COVENTRY LYING-IN CHARITY.

Founded in 1801.

The object of this Charity is stated to be "for the relief of poor, industrious, married women, at their own houses."

The income for the same period was: Subscriptions "No woman is entitled to have a ticket except she reside in one of the parishes in Coventry, nor for the first child."

In the original rules it is laid down that the child is to be baptised in the church of which the mother is a parishioner. This is not enforced now, though the Charity is apparently still looked upon as belonging to the Church of England.

The management is in the hands of a committee appointed at the annual meeting.

Subscribers of £1 1s. a year are entitled to two "letters" of recommendation.

There is no wage limit, and no form of inquiry is used, nor is the home visited before the confinement.

The benefits include midwife's fee, 6s. 6d., grocery to the value of 1s. 9d., dinners for two weeks, costing 3s., flannel worth 1s. 9d., loan of clothes for mother and child, and medical attendance if needed.

Every case is visited by the matron after the confinement has taken place, and visiting is also undertaken by members of the committee.

The income for the year ending March 31, 1907, was (after deducting £7 from S. Michael's Consolidated Charities):—Subscriptions £94, dividends (less £13 which appears under Endowed Charities) £36, proceeds of Fancy Dress Ball, £43; total, £173.

The expenditure was £192.

The number of cases dealt with during the same period was 184. As compared with 20 or 30 years ago the number of cases has somewhat declined.

COVENTRY UNION LYING-IN CHARITY.

Founded in 1810.

This Charity has the same object as that of the one described above, and it seems to have been established shortly after, because the other was looked upon as a Church of England Charity. With a view "to preserving the greatest possible union in the Society," Rule IX. reads:—"The Committee shall always be chosen from the different denominations of Christians."

Whatever may have been the case at one time, we were assured by the Treasurer that the question of denomination made no difference now in the selection of cases by either Charity.

The management is in the hands of a committee which co-opts fresh members as required.

Subscribers of 10s. 6d. a year are entitled to one "letter" of recommendation.

There is no wage limit, and no form of inquiry is used.

Every woman is visited once before her confinement by the matron, and several times subsequently, when she is also visited by a member of the committee.

The benefits include midwife's fee, 6s. 6d., grocery to the value of 1s., a meat ticket worth 1s. 6d., flannel costing 2s., the loan of clothes, and medical attendance if required.

The income for the year ending December 31, 1906, was (after deducting £7 from S. Michael's Consolidated Charities):—Subscriptions and donations £51, dividends (less £19, which appears under Endowed Charities) £5, and fines, etc., £3; total, £59.

The expenditure was £100.

The number of cases dealt with during the year was 117.

No attempt is made by either Charity to try and get the women to put aside for the necessary expenses of their confinement, though we were informed by a prominent worker for one of them that she considered that from one-third to a half of the women might have saved the midwife's fee.

The same families appear to depend upon the

Charities for help, and it is the exception for cases to be rejected. The daughter of a woman who had been assisted eight times years ago by one of the Charities was recently relieved by the same Charity. We were informed, however, that the same woman would not now be helped so often as this.

It should be mentioned that the ordinary fee for a midwife is 10s. 6d., while the Charities only pay 6s. 6d., and at one time the fee was not more than 5s. It was stated that one reason why they were prepared to take so much less was that they were sure of their money, but even so the difference is very considerable.

There is a certain amount of co-operation between the two Charities, and cases which have been refused by one are notified to the other.

In the absence of application forms and any system of inquiry, we feel that these Charities are liable to be abused by people who might, if encouraged, save up for the necessary expenses.

We should add that women in receipt of Poor Law Relief are not debarred from being helped by either Charity. An application was recently made to one of them by the relieving officer on behalf of an urgent case, and a ticket was given.

GIRLS' HOME, KING STREET.

Founded in 1894.

This Home is entirely supported and managed by a lady and her daughter resident in Coventry. There is room for 8 or 10 inmates, and the average number is about 6.

The children are not necessarily orphans, some are admitted by reason of the illness of their parents or because their home life is unsatisfactory. The age of admittance is from about 4 to 14 years. Some of the girls return to their parents after being in the Home, others become teachers, or go to service.

The annual cost of keeping up the Home is about £130. The house having been purchased, there is no rent to pay.

ST. FAITH'S HOME.

Founded in 1881.

The object of this Home, which is under the management of the Coventry Ladies' Association for the Care of Friendless Girls, is to rescue fallen girls.

It is not a Home for permanent cases; girls only remain until they can be passed on to other institutions. The average length of stay is about three weeks.

At one time preventive as well as rescue cases were taken, but in 1904 a separate Home called "Ardenside" was opened for the former, which in July, 1906, was transferred to a separate Association.

There is room in the Home for 7 inmates. Coventry cases are admitted free, while those coming from elsewhere pay 5s. to 7s. a week.

During the year ending December 31, 1906, the Association befriended 198 girls in various ways. Of these 68 were given shelter in St. Faith's Home.

The income for the same period was:—Subscriptions and donations £227, offertories, sale of work, etc., £84, and payments for cases £19; total, £330.

The expenditure was £219.

N.B.—About £72 of the receipts in addition to £55 specially contributed and not included above was applied to the maintenance of the "Ardenside" Home for the first six months of the year. The expenditure is the actual sum incurred for St. Faith's Home.

GIRLS' HOME AND SERVANTS' LODGE.

("Ardenside" Home.)

Founded in 1904.

The object of this Home is to afford a home for servants out of situations, and to train girls for service.

Eleven girls can be provided for. Those over 16 pay 7s., and younger girls 5s. a week. No cases are taken free.

During the year ending June 30, 1907, the number of girls to whom lodging was given was 75; about half are Coventry girls.

There is a social club and a servants' registry in connection with the Home.

The management is in the hands of a committee appointed at the annual meeting.

It is stated in the Annual Report that "several of the girls . . . after a few weeks of elementary training in housework have obtained situations, and have as a rule done very well."

The income for the year ending June, 1907, was:—Subscriptions £37, donations £39, sales, etc., £64, and payments for inmates, £128; total, £258.

The expenditure was £249.

Two informants well qualified to judge expressed the opinion that the preventive cases would do better if sent away from their former surroundings to places at a distance. They also doubted whether the training given for service was of much value. One informant considered that it was too short to be effective.

COVENTRY INDUSTRIAL SCHOOL AND HOME FOR GIRLS.

Founded in 1846.

This Home is certified under the Industrial School Act of 1862. It is licensed for 50 children, who are admitted from all parts of the country, a great many—about 50 per cent.—being sent by the Education Committee of the London County Council. At the time of our visit (September, 1907) the Home was full.

Children are admitted between the ages of 5 and 14, and remain till 16 years of age. A few of the girls are licensed out after the age of 14; the managers keep in touch with all until they reach 19.

The management of the Home is in the hands of a committee, who co-opt fresh members as required.

The payment is 8s. a week. Voluntary cases are admitted, but there were only two such cases when we visited.

The industrial training comprises plain and fancy sewing, dressmaking, cookery, laundry, and general housework. Nearly all the girls go to domestic service, and are reported to do well.

Very satisfactory reports were received in 1906 from H.M. Inspector and the Inspector for the London County Council.

During 1906 eleven girls were admitted and eight discharged to service.

Nearly the whole of the income is derived from Treasury Grants and payments from Local Authorities.

For the year ending December 31, 1906, the income from voluntary sources was:—Subscriptions £39, payments for inmates £24, and dividends £90; total, £153.

COVENTRY POLICE COURT MISSION.

Founded in 1899.

The object of this Mission is to give a fresh chance to people brought before the magistrates. The missionary visits the Rugby as well as the Coventry Police Court.

The work largely consists of finding situations, sending people to homes, or restoring them to friends.

An annual meeting is held, but there is no committee. The management is in the hands of the treasurer and honorary secretary.

In the report for 1906 the following statement is given of the work done in Coventry:—

Courts visited -	-	-	-	-	231
Pledges taken -	-	-	-	-	46
Visits to homes -	-	-	-	-	1,749
Visits to employers -	-	-	-	-	346
Work obtained -	-	-	-	-	40
Situations saved -	-	-	-	-	8
Sent to Homes -	-	-	-	-	13
Sent to friends -	-	-	-	-	13
Sent to sea -	-	-	-	-	1
Helped with food -	-	-	-	-	15
Helped with lodgings -	-	-	-	-	8
Helped with clothing -	-	-	-	-	3
Helped with coals -	-	-	-	-	1
Letters written -	-	-	-	-	712

The income for the year ending December 31, 1906, was: Subscriptions and donations £108, sales, sports, etc., £34; total, £142.

The expenditure was £154.

The actual relief given through the missionary does

not amount to more than about £10 a year in Coventry.

CHURCH AND CHAPEL CHARITIES.

The income of the Sick and Poor Funds of eight out of the ten Church of England churches in Coventry (apart from endowments, for particulars of which see page 150), came to £257 for the year ending December 31, 1906. This sum included £44, the amount of the bonuses, which vary from 10d. to 1s. 3d. in the £, given through four clothing clubs.

In five parishes the funds are administered by the clergy and their visitors, in two by the clergy alone, and in one through a Relief Committee.

The Relief Committee does not use application forms, but reports upon the cases made at the meeting by the Sisters and visitors. There is a secretary, who makes notes and enters in a book all cases relieved. People in receipt of Poor Law Relief are sometimes helped. Use is made of the Philanthropic Societies and the General Municipal Charities.

In the case of thirteen other churches the expenditure (including that of the Society of S. Vincent de Paul), on the assistance of the poor amounted to £221.

In seven churches the funds are administered through the ministers and deacons or the committee, and in two by the ministers themselves.

CHARITY ORGANISATION SOCIETY.

Founded in 1899.

The main object for which this Society was formed was to be a confederation of the local charitable institutions, and generally its aims may be said to be the same as those of the Norwich Society (see page 102).

In the matter of relief it endeavours to raise what is required from the existing agencies, and it is only as a last resort that appeals are made to the general public.

The members of the committee include the Chairman of the Board of Guardians and the two relieving officers, one or two of the clergy and Nonconformist ministers, a trustee of the General Charities, who is also trustee of some of the other more important endowed charities, representatives of five of the Philanthropic Societies, and the Police Court Missionary.

There are no ladies on the executive committee, but a ladies' sub-committee was formed about a year ago to supplement the work of the secretary, to make inquiries, and to keep in touch with the cases.

The secretary, who receives only a small remuneration, is engaged in business during the day, and is able to give very little time to the work.

The executive committee only meets once a month, but there is a small sub-committee of three members to deal with urgent cases.

Cases are rarely referred to the Society either by the Poor Law Authorities or by the endowed charities. In the case of the General Charities, however, the trustees make grants through the Society to cases brought to their notice by them. As we have already pointed out, the co-operation with the Philanthropic Societies is becoming closer.

The work at present is on a very small scale. The number of cases dealt with during 1906 was under 50, and even members of the committee were ready to admit that the Society did not hold a strong position.

The statement was made in the last Report that there was no opposition to the Society. We doubt, however, whether this is altogether matter for congratulation, having regard to the state of public opinion on charitable questions, for it may be attributed to the fact, to which reference is also made in the Report, that very little is known about it. In our judgment, it is hardly possible for the Society to become a power until it has an office and a secretary who is able to devote the whole of his or her time to its development.

For the year ending December 31, 1906, the receipts for the working expenses account were £23, and the expenditure was £28.

The receipts for the alms account were £159 and the payments £162.

VOLUNTARY CHARITIES

COVENTRY.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Income for 1906.

Purposes to which the Income is applied.

Name of Charity	Subscriptions.	Donations.	Legacies.	Dividends, Interest, or Rents.	Payments for Immates.	Other Sources.	Total.	Temporary Assistance.			Homes and Orphanages for Children.	Nursing.	Industrial Schools.	Police Court Mission.	General Purpose.	Cases Assisted.	Remarks.
								Shelter.	In Money.	In Kind.							
Coventry Philanthropic Institution	£ 158	£ —	£ —	£ —	£ —	£ 181	£ 339	£ —	£ 339	£ —	£ —	£ —	£ —	£ —	£ —	257 ^a	^a Apart from those helped with hospital and other letters.
The Golden Cross Philanthropic Society.	121	26	23	1	—	35	206	—	206	—	—	—	—	—	—	189 ^a	Ditto
Chapel Fields Philanthropic Institution.	47	29	—	—	—	8	84	—	84	—	—	—	—	—	—	61 ^a	Ditto
Hill Fields Philanthropic Society	96	12	—	2	—	46	156	—	156	—	—	—	—	—	—	186 ^a	Ditto
Earlsdon Philanthropic Society	52	—	—	—	—	33	85	—	85	—	—	—	—	—	—	85 ^a	Ditto
Stoke Philanthropic Society	22	—	—	—	—	35	57	—	57	—	—	—	—	—	—	—	Ditto
Foleshill and Great Heath Philanthropic Society.	15	—	—	1	—	28	44	—	44	—	—	—	—	—	—	—	Ditto
Coventry Poor Children's Boot Fund	63	39	—	—	—	—	2 ^a	—	—	102	—	—	—	—	—	653 ^b	^a Income for 1905. ^b Pairs of boots given away.
Coventry District Nursing Institution.	293	57	—	6	—	22	378	—	—	—	—	378	—	—	—	722	
Foleshill Nursing Association	5	28	—	6	—	183	222	—	—	—	—	222	—	—	—	—	
Coventry Lying-in Charity	94	—	—	36	—	43	173	—	—	—	—	173	—	—	—	184	
Coventry Union Lying-in Charity	51	—	—	5	—	3	59	—	—	—	—	59	—	—	—	117	
Girls' Home, King Street	130	—	—	—	—	—	130	—	—	—	130	—	—	—	—	6 ^a	^a Average number in Home.
St. Faith's Home	227	—	—	—	19	84	330	330	—	—	—	—	—	—	—	68	

VOLUNTARY CHARITIES—continued.

COVENTRY—continued.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Income for 1906.

Purposes to which the Income is applied.

Name of Charity.	Subscriptions.	Donations.	Legacies.	Dividends, Interest, or Rents.	Payments for Immates.	Other Sources.	Total.	Temporary Assistance.			Homes and Orphanages for Children.	Nursing.	Industrial Schools.	Police Court Mission.	General Purposes.	Cases Assisted.	Remarks.
								Shelter.	In Money.	In Kind.							
Girl's Home and Servants' Lodge	£ 37	£ 39	£ —	£ —	£ 128	£ 64	£ —	£ —	£ 268	£ —	£ —	£ —	£ —	£ —	£ —	£ —	1907.
Coventry Industrial School and Home for Girls.	39	—	—	90	24	—	153 ^a	—	—	—	—	—	153	—	—	50	^a Apart from Treasury allowances and grants from Local Authorities.
Coventry Police Court Mission	108	—	—	—	—	34	142	—	—	—	—	—	—	142	—	—	A large number of cases are helped in various ways by the missionary.
Churches and Chapels	488	—	—	—	—	—	488 ^a	—	488 ^b	—	—	—	—	—	—	—	{ ^a Includes offertories. ^b Includes expenditure in kind.
Charity Organisation Society	182	—	—	—	—	—	182	—	159	—	—	—	—	—	23	—	
	2,228	230	23	147	171	799	3,598	330	1,618	102	398	832	153	142	23	50	

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered friendly societies, with and without branches in Coventry, at the end of 1905 were as under:—

SOCIETIES WITHOUT BRANCHES.

	Members.	Funds. £
Coventry Friendly and Provident Institution - - - -	708	17,410
Mechanics' and General Provident Society - - - -	228	5,752
Coventry Watchmakers' Widows and Orphans Aid Society -	8	637

SOCIETIES WITH BRANCHES.

Ancient Order of Foresters (4 branches)	823	15,877
Catholic Benefit Society (1)	43	78
Improved Independent Order of Odd-fellows, London Unity (6 branches)	491	2,227
Independent Order of Oddfellows, Manchester Unity (*5 branches)	1,890	23,063
Independent Order of Rechabites, Salford Unity - - (1 branch)	145	25†
Nottingham Ancient Imperial United Order of Oddfellows (9 branches)	1,142	8,152
Original Grand Order Total Abstinence Sons of the Phoenix (1 branch)	42	4
United Order of Druids (4 branches)	557	2,717
United Patriots National Benefit Society - - - (1 branch)	70	—
	6,147	80,942

* Two fresh branches of this Society have been opened since December, 1905.

† In the case of this Society the funds of the branches are centralised.

We have also obtained figures as to the membership of the two following centralised societies:—

The Hearts of Oak (December 1906) - - -	550
The National Deposit Friendly Society (December 1906) - - - - -	63
	613

If these figures be added to those above we get a total membership of 6,760.

This is not a large number for a population of the size of that of Coventry. If the census figures of 1901 be taken (and the population has increased very considerably since that date), the adult membership of permanent registered friendly societies was 9.6 per cent. of the population. If the figure for Norwich be compared with this, it will be found that Norwich had a membership of 18.6 per cent., or nearly double.

These figures serve still further to illustrate the point we referred to in our report on Norwich—namely, that where wages are high the friendly societies are apt to be ignored, and men turn their attention to other forms of investment. The adult membership of the Ancient Order of Foresters in Warwickshire at the end of 1902 was 14.86 per thousand of the population, against 61.37 in Norfolk.

The valuation of the three Courts of Foresters for men in 1904 was 18s. 7d., 23s. 5d., and 30s. 3d. in the £ respectively.

Of the five lodges of the Manchester Unity of Odd-fellows, three had surpluses at the last valuation in 1906, the largest surplus being £996, and two had deficiencies, the larger of which was £502.

SUPERANNUATION ALLOWANCE.

Neither the Ancient Order of Foresters nor the Manchester Unity of Oddfellows pay superannuation allowances in Coventry.

SHARING-OUT CLUBS.

We were informed that there were a great many clubs of this description in connection with churches and chapels, factories, and public-houses. Nearly all the factories seem to have sick and dividend clubs, to which a large proportion of the workpeople belong.

A circular addressed to the ministers of all denominations, to which 21 replies were received, elicited the fact that there were seven of these clubs attached to places of worship.

COVENTRY BURIAL SOCIETIES.

Coventry is peculiar in the fact that it has two local burial societies, both registered under the Friendly Societies Act. One—the Coventry Benevolent Burial Society—was established in 1839, and at the end of 1906 had 31,621 members and a capital of £42,575. The other—the Coventry Church General Burial Society—was established in 1844, and at the end of 1906 the membership was 21,224, and the capital £31,615.

During 1906 the societies paid between them claims amounting to £4,227.

Both societies are worked on similar lines, and charge a halfpenny a week for a benefit at death varying according to length of membership, but not exceeding £9.

A large number of collectors are employed, who call upon the members on Saturdays, and in the case of one society on Sundays as well, and receive a commission on their takings.

More than two-thirds of the members are said to be resident in Coventry. In many cases people belong to both societies.

A cordial understanding appears to exist between the two societies, and in order to avoid confusion arrangements have been made by which they undertake to collect on alternate Saturdays.

THE TRADE UNIONS.

The following is a return of the Trade Unions in Coventry, with the Membership on December 31st, 1906:—

NAME OF UNION.	Membership, Dec. 31st, 1906.
Amalgamated Society of Engineers (a) (5 branches)	1,320
Amalgamated Toolmakers, Engineers and Machinists (c) (5 branches) - - - -	909
Amalgamated Society of Carpenters and Joiners (a) (2 branches) - - - -	622
United Kingdom Society of Coachmakers (a) - -	216
Birmingham Operative Tin-Plate Workers (c) -	100
Shop Assistants (b) - - - -	60
Amalgamated Society of Railway Servants (a) -	61
Friendly Society of Ironfounders (a) - - -	96
Gasworkers' Union (a) - - - -	84
National Amalgamated Brassworkers (c) - -	120
Typographical Association (a) - - - -	102
United Operative Plumbers Society (a) - -	20
Amalgamated Union of Co-operative Employees (b) - - - -	136
Amalgamated Slaters and Tilers of England and Ireland (d) - - - -	20
National Federation of Women Workers (e) -	25
Painters' and Decorators' Society (a) - - -	130
Boilermakers' Society (a) - - - -	50
Steam Engine Makers' Society (2 branches) (a) -	230
General Union of Operative Carpenters and Joiners (c) - - - -	130
National Federation of Builders' Labourers (b) -	80
	4,511

BENEFITS GIVEN BY TRADE UNIONS.

(a) See particulars under Norwich (page 107).

(b) See particulars under York (page 136).

(c) Sick, out-of-work, lock-out or strike, death or superannuation.

(d) Sick, lock-out or strike, and death.

(e) Sick, out-of-work, lock-out or strike.

N.B. — Many of the Unions also give accident, travelling and victimisation benefit, benevolent or distress grants, and legal assistance.

Taking the census figures for 1901 the percentage of members of Trade Union to population is 6.4. It must be borne in mind, however, that the population has increased considerably since 1901. If the local census figures for 1906 are taken the percentage is 5.3.

COVENTRY PERSEVERANCE CO-OPERATIVE SOCIETY.

This society was established in 1867, and in June, 1907, it had a central store and 15 branches. The goods supplied by the society include groceries, bread, coal, clothing, and furniture.

Its progress, as will be seen from the following figures, has been very rapid, especially during the last twenty years.

Year.	Members.	Sales.
1877	800	14,250
1887	1,000	17,130
1897	4,000	82,850
1906	9,500	211,500

A dividend of 2s. 6d. per pound on members' purchases was paid in 1906. The total sum paid was £25,796. The present share capital of the society amounts to £122,000.

BUILDING SOCIETIES.

The following, taken from the annual report of the Chief Registrar of Friendly Societies for 1905, is a list of building societies which had their chief office or place of meeting in Coventry.

INCORPORATED SOCIETIES.

Name of Society.	Members.	Assets.
Coventry and Warwickshire Benefit -	284	22,533
Coventry Permanent Economic -	689	36,061
Coventry and District Perfect Thrift -	94	2,711
Coventry Craven Permanent -	138	5,070
Coventry Perfect Thrift Permanent -	150	4,991
	1,355	71,366

COVENTRY SAVINGS BANK.

(Trustee Savings Bank.)

This bank was established in 1835, and is certified under the Act of 1863.

In November, 1906, the number of accounts open stood at 11,442, and the total number due to depositors was £329,384.

Compared with ten years ago, these figures show an increase of 1,776 in accounts open, and of £43,351 in funds.

During the year ending November, 1906, 474 new depositors opened accounts, and the total increase in funds was £15,020.

At the end of November, 1906, the amount invested by depositors in Government stock was £7,027, and there was also a sum of £14,118 standing to the credit of depositors in the Special Investing Department.

The following are some of the amounts held by depositors other than banks and societies:

No. of Depositors.	Amount.
3,535	£ 703
1,654	4,173
911	6,419
655	7,995
455	7,805
642	15,536
462	15,898
374	16,707
642	38,588
338	29,212
265	29,182
160	21,934

COVENTRY PROVIDENT DISPENSARY.

(Founded in 1831.)

The object of the Dispensary is defined as being:—"To ensure for its members, by the payment of one penny per week for each member (adult or child), efficient medical advice, attendance, and medicine during illness."

The benefits are "limited to the families of working men and others of small means, where the head of the family does not earn more than a weekly average of £2 during a twelvemonth, or an annual income of £104."

Married women can be attended, when confined, by a doctor on payment of £1 1s., or by a midwife on payment of 10s., which may be paid by instalments, which must be completed at least one month prior to the expected confinement.

The children of members are entitled to all the benefits of the Dispensary at birth upon the payment of a registration fee of 1s., which must be paid one month prior to birth. The ordinary subscription in such cases commences at the date of birth.

The management is in the hands of a committee of 24 members appointed at the annual meeting, together with the whole of the medical staff and the honorary secretary, who are *ex-officio* members.

In the Report for the year ending March 25, 1907, the number of members upon the books was stated to be 20,420. The new members admitted numbered 1,863.

At the time of our visit (September, 1907) it was computed that 7,000 or 8,000 members had seceded, owing to a dispute between the dispensary committee and the medical staff.

The receipts for the year were: Members' payments £3,520, midwifery fees £149, club payments £538, entrance fees £55, registration fees and certificates £29, surgical appliances £61, rents £12, and books £12—total £4,376.

The payments were:—£2,738 to doctors and midwives, drugs £543, surgical appliances £71, and management £1,008—total £4,360.

There is a reserve fund, which was credited during the year with £38 from rents, £45 from dividends, £19 bank interest, and a transfer from the general fund of £39—total £141, and which amounted to £573 at the end of the year.

SUMMARY of the members and of the capital held by certain of the thrift agencies in Coventry (population 69,978 in 1901):—

Name of Thrift Organisation.	Members.	Capital. £
*Registered Friendly Societies (adults only) ...	6,760	†80,942
Co-operative Society ...	9,500	122,000
Building Societies ...	1,355	71,366
Trustee Savings Bank ...	11,442	329,384
	29,057	603,692

* Not including the two Burial Societies.

† Does not include the capital belonging to the 613 members in the centralised Friendly Societies.

POOR LAW RELIEF.

The population of the Coventry Union in 1901 was 70,296, while that of the City of Coventry was 69,978. The difference in population between the Union and the City was 318.

Relief is administered by a committee of the whole Board, and is taken first in the order of business.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1925. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—COVENTRY UNION.

1905.			Persons 60 and over in Popu- lation.	Persons 60 and over per 1,000 Population.	Paupers, January 1st, 1905.							Paupers over 60 to Popu- lation over 60.
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	† Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
75,806	1,185	1·6	5,458	72	495	42	690	58	1,185	545	46	10·0

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

If 1885 be compared with 1905, it is found that the rate of pauperism (exclusive of lunatics and vagrants) has declined from 2.0 per cent. of population on September 1st to 1.6.

The expenditure on relief has, however, nearly doubled. For the year ending Lady Day, 1882, the total cost of relief was £9,913, and for the year ending Lady Day, 1905, the cost was £19,020. Of the latter sum £5,272 was spent on in-maintenance, and £3,222 on out-relief. The expenditure per head of population which was 4s. 5d. in 1881-2, rose to 5s. 5d. in 1904-5. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the City of Coventry for the year ending Lady Day, 1906, was £2,608 16s., and for the Union £2,632 1s. 10d. As compared with Lady Day, 1905, this shows a decrease in expenditure for the Union of £590.

Taking Warwickshire as a whole, pauperism is decidedly low, and especially is this the case in the northern portion of the county, where on September 1st, 1905, there were four Unions—Aston, Coventry, Nuneaton, and Solihull—with less than 2.0 per cent. of paupers to population.

The chief reasons assigned for the low rate of pauperism in Coventry are (1) good trade, and the high wages earned; (2) the pensions given by the Freeman's Funds and the many endowed Charities which assist old people who would otherwise be a charge upon the rates; (3) the disqualification for assistance from endowed Charities attaching to the receipt of Poor Law Relief, which induces people to make every effort to keep off the rates in the hope of receiving help from the Charities; and (4) the good administration of Poor Law Relief during the last thirty years or more, which has had the effect of educating people to depend upon themselves rather than upon the Guardians for assistance.

THE ADMINISTRATIVE RELATION OF CHARITY AND THE POOR LAW.

Coventry and Little Walsingham are the only places visited by us in which the Board of Guardians is officially represented upon the Endowed Charities.

In the case both of the General Municipal Charities and of the St. Michael's Consolidated Charities, the Board has the right of appointing two trustees. Three of these are at present members of the Board, and one, whose appointment does not expire until November, 1908, has ceased to be a Guardian.

The fact, however, that the Board is thus brought officially into touch with some of the most important of the endowed Charities in the city has not in any way promoted co-operation between them, and we

were assured that there was no reference of cases by the Board to the Charities.

The only point of contact seems to be that the trustees of the pension Charities consult the relieving officer as to whether the candidates have had Poor Law Relief, an obligation which is indeed imposed upon them by the schemes of the Charity Commission, which preclude those who have had Poor Law Relief within a certain number of years from becoming pensioners.

The chairman of the Board of Guardians is also a member of the Charity Organisation Society, but here again, as we have already pointed out, co-operation is of the slightest.

But, although the principle of joint action may not have been recognised, the existence of such large funds for the relief of old-age poverty—there are 549 old people either in almshouses or in receipt of pensions in Coventry—has undoubtedly, as shown above, had the effect of diminishing pauperism.

There is one point in the administration of the Charities to which we desire to draw special attention. In the course of our inquiries we found that the trustees of two of the Charities, in the case of three people who had been recipients, but were now in the workhouse, were paying the stipends to the Board of Guardians. This appears to be a misapplication of charitable funds.

In the case of some of the Endowed Charities, we were informed—and our own investigations have confirmed this—that if the help was withdrawn the old people would in many cases be able to manage without coming upon the rates, and it is possible that if more careful inquiries were made as to the sources of income and the ability of relations to assist, funds would be set free which would still further reduce the number of paupers over 60 years of age, of whom there were 545 on January 1, 1905.

In respect of the Dole Charities, which are not so numerous as in some places which we have visited, we were much struck by the fact that we did not find a single instance in which a dole had been received by a person in receipt of Poor Law Relief. We do not say that such cases do not exist in Coventry, but the contrast is very apparent since elsewhere they came to light at once.

We would also point out that the possibility of such cases occurring in the Coventry Union is considerably lessened by reason of the smaller proportion of people in receipt of out-relief as compared with Unions such as Norwich and Lichfield.

While in the Norwich Union out of every 100 paupers relieved on January 1, 1905, 77 were granted out-relief, and in the Lichfield Union 73; the figure for the Coventry Union was 58.

COVENTRY.

Population (1901) 69,978.

SUMMARY of the Income derived from Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on Out-relief :—

	£	s.	d.
Endowed Charities - - - - -	14,336	6	8
Voluntary Charities (year ending December 31, 1906) - - - - -	3,598	0	0
Out relief (year ending Lady-day, 1906) - - - - -	2,608	16	0
	20,543	2	8

REPORT ON KENDAL.

TABLE OF CONTENTS.

	PAGE		PAGE
Manufactures of Kendal - - - -	161 [161]	Voluntary Charities :—	
Rates of Wages - - - - -	161 [161]	The Society for Relieving the Sick Poor	165 [165]
Rents - - - - -	161 [161]	Kendal Samaritan Society - - -	165 [165]
Endowed Charities :—		Home Nursing Association - - -	165 [165]
The Amalgamated Poor's Charities -	161 [161]	Kendal Ladies' Charity - - -	165 [165]
Sande's Hospital - - - - -	161 [161]	Church and Chapel Charities - -	165 [165]
Archer's Charity - - - - -	162 [162]	Charity Organisation Society - -	165 [165]
Lancaster's Charity - - - - -	162 [162]	Tabular Summary of Voluntary Charities -	166 [166]
Stephenson's Charity - - - - -	162 [162]	Thrift Agencies :—	
Gandy's Charity - - - - -	162 [162]	Friendly Societies - - - - -	166 [166]
Sleddall's Green Coat School - - -	162 [162]	Trade Unions - - - - -	167 [167]
Dowker's Almshouses - - - - -	162 [162]	Co-operative Society - - - - -	167 [167]
Sleddall's Victoria Jubilee Almshouses	162 [162]	Building Societies - - - - -	167 [167]
Greenhow's Charity - - - - -	163 [163]	Yorkshire Penny Bank - - - - -	167 [167]
Bindloss's Charity - - - - -	163 [163]	Kendal Provident Dispensary - -	167 [167]
Extraordinary Relief of the Poor Fund -	163 [163]	Poor Law Relief - - - - -	167 [167]
The Cotton Famine Fund - - - - -	163 [163]	Administrative Relations of Charity and the Poor	
The Society for Relieving the Sick Poor	163 [163]	Law - - - - -	168 [168]
Kendal Ladies' Charity - - - - -	163 [163]	Tabular Summary of Income of Endowed and	
The Fell Lands - - - - -	163 [163]	Voluntary Charities, and Expenditure on	
The Old Dispensary Fund - - - - -	163 [163]	Out-relief - - - - -	168 [168]
Parish of St. George - - - - -	163 [163]		
Tabular Summary of Endowed Charities -	164 [164]		

KENDAL (WESTMORELAND.)

Population (1901), 14,183.

Wool weaving, which used to be the staple industry in Kendal, has gradually decayed, and there are now only two mills, employing between them 200 or 300 people, for the most part women and girls. The largest factory is for the manufacture of boots, which finds work for some 450 people. There is also a small but flourishing engineering works. Brewing, tanning, and the manufacture of snuff and tobacco are among the lesser industries. There are large paper mills in the neighbourhood, but comparatively few of the work-people live in Kendal.

Kendal also possesses considerable importance as a market centre, which is the means of largely enhancing its trade.

We were informed by those holding important positions in the town, and well qualified to judge, that the tendency was for young people to migrate, as the opportunities for work were so few. As will be seen from the following figures, the population remains practically stationary; and at the last census there was a slight decrease as compared with 1891:—

Year.	Population.
1871	13,446
1881	13,696
1891	14,430
1901	14,183*

*The decrease is said to be partly due to the fact that at the time of the 1891 census a large number of men were temporarily employed on the Manchester Water Works which pass through Kendal.

RATES OF WAGES.

As the result of enquiries made both of employers and operatives, we ascertained that in the boot trade the minimum weekly rate of wages for clickers is 30s. rising to 36s.; for finishers the rate is 28s. to 36s.; and for machine lasters, 28s. to 40s., with an average of 34s. In the case of women, of whom there are about 150 employed, the average wage is 13s. 6d. a week. Some women earn as much as 18s. or even 20s. a week. There are also about 50 female apprentices, who are in receipt of an average of 6s. a week.

We were informed that these wages were considered to be very good; and they certainly compare favourably with those prevailing in the same trade in Norwich.

In the woollen mills the girls start at 5s. a week when they leave school, and rise to 7s. 6d. up to the age of 16. The weavers, who form the majority, earn, on piece work, 11s. a week on the average between the ages of 16 and 18; and 15s. to 18s. from the age of 18 onwards. Some earn as much as 21s. a week. Winders and twistlers earn about 11s. a week on the average.

As regards the men in the woollen mills, the pattern weavers and tenders earn from 24s. to 30s., and the dyers' labourers 20s. a week.

At the engineering works the fitters and turners start, at the age of 21, at 24s. a week, and rise to 30s., and in some cases to 36s. a week. The moulders start at 24s. and rise to 34s. a week. In busy times, with overtime, another 5s. or 6s. a week can be earned.

In the building trade, carpenters, joiners, and masons are paid 7½d., plumbers 7½, painters 6½d., and labourers 5½d. an hour.

The wage of general labourers is from 18s. to 20s. a week.

RENTS.

The general opinion seemed to be that rents are not high in Kendal. The rents of cottages with three or four rooms in the numerous yards which open out of the main streets vary from 2s. 6d. to 4s. a week. Some cottages with two rooms can be had for as little as 1s. 8d.; while single rooms fetch 1s. or 1s. 2d.

Better-class houses, with four or five rooms, are rented at 4s. 6d. to 5s. 6d. a week.

The yard property varies very much. Some of the cottages are good, while others are of the poorest description.

ENDOWED CHARITIES.

THE AMALGAMATED POOR'S CHARITIES.

Under this title about 20 Dole Charities, mostly of

small amount, for the distribution to the poor of bread, coals, clothing, and money gifts, are administered by a body of trustees constituted by a scheme of the Charity Commissioners made in 1904, and consisting of the vicar and the mayor (*ex-officio*), four trustees appointed by the vicars and churchwardens of the churches of Holy Trinity, St. George and St. Thomas, six trustees appointed by the Borough Council, and six co-optative trustees.

The scheme contains clauses relating to meetings of the trustees and general management, but does not alter the trusts for the application of the income.

The gross yearly income of the Charities, after deducting a sum of £8 a year payable under Riggs Charity to the Sick Poor Society (see page 165), amounts to about £138 a year.

The scheme directs that the income of four Charities, amounting to £12 9s. 8d. a year, shall be administered by the vicar and churchwardens of Kendal, and that the remainder shall be administered by the body of trustees constituted by the scheme. In practice, the income of the Bread Fund mentioned below is distributed by the churchwardens, and the recipients of the other Charities are chosen by the trustees from names submitted to them by a sub-committee of their body.

The application of the income is in general accordance with the trusts; but, as separate accounts are not kept, it cannot be said that the expenditure in respect of each Charity is in exact accordance with the trusts, and in distributing the gifts the trustees do not discriminate between those who are and those who are not receiving out-door relief.

Subject to the payment of outgoings and expenses of management, the application of the income of the Charities is as follows:—

Money Gifts.—A gift of 6s. 6d. is given to each of six old women. The recipients of this gift and of most of the other money gifts are generally the same each year until a vacancy occurs.

A sum of £4 10s. is distributed on or about Good Friday, in sums of 5s. to each of 18 recipients.

A sum, amounting on the last occasion to £17, is given to 34 persons, including the inmates of Dowker's Hospital (see page 162), in sums of 10s. each.

A sum of £2 8s. is given among 20 poor persons belonging to Kirkland, in sums of 2s. 6d. or thereabouts.

A sum of 7s. 6d. at Easter, and the like sum at Christmas, is given to each of six poor widows; and a sum of £24 is given to six old men, in quarterly payments of £1 each.

Bread Fund.—A sum of £24 or £25 a year is applied in a weekly distribution of bread at the church on Saturday afternoon. The recipients are 41 in number, mostly old women, and are appointed by the churchwardens. Each receives a loaf weighing 2lb. 2oz., and costing 3d. Almost all of them are in receipt of out-door relief.

Coal Gifts.—Coals are distributed in quantities of 3 cwt. among about 70 poor people, besides occasional special distributions. In the winter of 1906-7 about £27 was expended in coals.

Clothing Gifts.—A sum of £23 13s. 8d. or thereabouts is applied in gifts of clothing to poor, aged men, as follows:—To each of six recipients a coat, waistcoat, and pair of trousers; to each of six recipients a pair of trousers and two woollen shirts; to each of 31 recipients two woollen shirts. The clothing is given at the parish church.

There is also a Christmas gift of clothing to seven poor women, each of whom receives clothes of the value of 5s. 3d.

SANDES'S HOSPITAL.

The hospital is situate in a yard opening off the principal street of the town, and accommodates eight poor widows, selected from particular districts in Kendal. The Charity is administered by the governors of the Grammar School. Under the scheme regulating that foundation a yearly sum not exceeding £108 is applicable for the maintenance of the Hospital and the payment of stipends to the inmates, and a further sum of £27 4s. a year is derived from a subsidiary gift.

Each inmate receives a stipend of 6s. a week, and some small payments on Feast Days. On the occurrence of a vacancy notice is inserted in the local newspapers, and applications are made to the overseers, who, in accordance with a provision in the original trusts, nominate two candidates, one of whom is appointed by the governors, after inquiries have been made by them. The applicants belong to the poorest class, and while a person who is not receiving Poor Law relief would usually be preferred, the receipt of such relief is not treated as a disqualification.

ARCHER'S CHARITY.

A yearly sum of not more than £31 is payable out of the income of the Grammar School Foundation towards the clothing of six poor men and six poor women.

In practice a sum of about £22 a year is applied in providing clothing for one or two men and about 30 women. For a man the clothing consists of a pair of tweed trousers and two woollen shirts, and for a woman, a tweed dress, shawl, and 6 yds. of flannel; or a petticoat, 6 yds. of flannel, and 6 yds. of calico. The recipients are selected by the school governors, and are all old people. The list of applicants is compared with other Charities to avoid overlapping.

LANCASTER'S CHARITY.

A sum of £9 a year out of the income of a Charity founded by Bryan Lancaster in connection with the Society of Friends is applicable in money gifts of 20s. to each of six poor men and of 10s. to each of six poor women, inhabitants of Kendal, without regard to denomination, but chiefly with regard to their old age and poverty.

The said sum is duly applied by the trustees in accordance with the trust. The payments are made annually, on the 1st January, and the same persons continue to receive the gift during their lives.

STEPHENSON'S CHARITY.

This Charity is administered by a body of trustees constituted by a scheme of the Charity Commissioners in 1863, and consisting of the Roman Catholic Bishop of the district and other ex-officio and non-official trustees.

A portion of the income of the Charity, amounting on the average of the last three years to £165 a year, is paid to the Rev. W. Stevenson, Roman Catholic incumbent of Kendal, to be applied for the relief of the poor of Kendal and the education of children. Out of this sum about £20 is applied by the said incumbent in gifts of 5s. to 10s. at Christmas to poor persons over 65 years of age, and not receiving Poor Law relief; about £8 is applied in providing medicine and paying house rent in cases of sickness; and last year £10 was expended in assisting a family to emigrate. The amount applied annually in relief of the poor is about £40. The distribution is made without regard to denominational conditions, and very few of the recipients are Roman Catholics. The remainder of the sums received is applied in aid of the Roman Catholic public elementary schools in Kendal.

It seems to be desirable that the proportions applicable for eleemosynary and educational purposes respectively should be determined, and so far as the income is applied in doles the Rev. Father Stevenson would welcome a scheme for applying it in more useful forms of charity.

GANDY'S CHARITY.

The income of this Charity, which amounts to £20 a year, and is derived from London and North-Western Railway 3 per cent. Debenture stock, is applicable for the relief of such poor persons resident within the Borough of Kendal as the trustees in their discretion think proper and deserving objects.

There are two trustees of the Charity, one of whom resides near Kendal, and manages the Charity. The income is distributed by him through the agency of the clergy, district visitors, doctors, and the Charity Organisation Society, by means of tickets of the value of 2s. each for coals and groceries given away during the winter months.

SLEDDALL'S GREEN COAT SCHOOL.—CLOTHING.

The income of this Charity, amounting to £18 8s. 4d. a year, is applicable for the support of a Sunday School and for providing clothing for poor children attending

it. A sum of about £14 a year is expended in providing clothing for 13 boys and 8 girls attending a Sunday School in connection with the parish church. In selecting the recipients regard is had to the poverty of the parents and the regularity of attendance of the children.

DOWKER'S ALMSHOUSES.

These almshouses, which are situate in Highgate, and accommodate six inmates, are erected on a site belonging to the Educational Foundation known as the United School and Hospital. The almshouse endowment consists of Consols producing £133 9s. 8d. a year. A sum of £15 a year is paid as rent of the almshouses, and a further sum of £16 17s. 6d. is paid as interest on a debt of £450 due to the above-mentioned Foundation, and representing moneys advanced for rebuilding the almshouses. The residue of the income is applied to the maintenance of the buildings, and the payment of stipends of £4 per quarter to each of the six inmates. The qualifications of the almspeople are that they should be unmarried women, of good character, born in the town of Kendal, over 50 years of age, and whose situation in life should require some assistance. In making appointments, the prescribed qualifications are observed. There is at present one vacancy among the almswomen. It has not been the practice to give public notice of vacancies, but it is intended to do so on the present occasion. Applications, with testimonials, are submitted to the trustees, and appointments are made at a meeting of their body. The trustees are the vicar of Kendal, the mayor of Kendal, and the two senior aldermen.

SLEDDALL'S VICTORIA JUBILEE ALMSHOUSES.

This Charity was founded by John Sleddall in 1887. The endowment consists of 12 almshouses and a chapel on a freehold site in Aynam Road, Railway Debenture Stocks producing £536 12s. a year, and £1,000 on deposit, making the total income about £560 a year. The Charity is administered by seven trustees who are appointed by co-optation.

Under the trusts governing the Charity there are to be 12 almspeople (a married couple counting as one inmate), who are to be poor, aged or infirm inhabitants of Kendal, of good moral character, to be appointed irrespective of religious opinions, to be of the age of 50 years or upwards (except in the case of a married couple, where one of them only need be of that age), and to have resided in Kendal for ten years without having received parochial relief for two years previous to nomination.

It is the practice to appoint a married couple in the first instance, and to permit the survivor to continue to occupy the almshouse. The present occupants consist of six married couples, two widowers, and four widows. The accommodation provided is excellent, consisting in each case of a parlour, a kitchen, and two bedrooms. The letting of any of the rooms is prohibited, but, with the consent of the trustees, the inmates may have a companion or person to look after them. The stipends paid to the inmates are:—To a married couple, £1 5s., and to a single inmate, £1 each fortnight, with a further sum of 10s. each at Christmas. One of the inmates receives also 5s. a week for cleaning and attending to the chapel, and another receives £4 a year for looking after the grounds. Religious services are held in the chapel under the direction of the vicar of Kendal, a contribution of £20 a year being made to his curates' fund.

Vacancies are advertised in two newspapers, and there are usually about 20 applicants. Applications are made on printed forms containing space for the following particulars:—

Name in full of husband
Age last birthday
Name in full of wife
Age last birthday
Address
When married
Present occupation
Present means
How long has husband been resident in Kendal?
How long has wife been resident in Kendal?
In what trade or business has husband been engaged?
Have husband and wife or either of them any children or relatives dependent upon them?
Number of previous applications
Name and address of one referee

The particulars are sent to the trustees, who usually have some knowledge of the applicants, and who are also canvassed by them. The election is afterwards made at a meeting of the trustees. In making the appointment the prescribed qualifications are observed, and preference is given to tradespeople of good character in reduced circumstances, and to persons who have made an effort to help themselves, who have brought up a family, and have belonged to a friendly society, or have some small savings. The persons appointed are usually over 60 years of age. Three of the present inmates were tradespeople, and the rest belong to the class of artisans and other employees. The fact that candidates have children or other relations who are well-to-do and able to support them is not treated as a bar to appointment, and in several instances there are sons of the almspeople who are fairly well-off and in a position to support their parents.

GREENHOW'S CHARITY.

This Charity was founded by will, proved in 1876. The endowment consists of Railway Debentures and Guaranteed Stocks producing £225 13s. 4d. a year, and a sum of £112 to the credit of a reserve fund.

The trusts are for the payment of stipends not exceeding 7s. 6d. a week to six poor persons, and to provide residences for them or pay them allowances for lodging, and to form a reserve fund for providing medical attendance, etc. The recipients to be poor women and spinsters, at least 50 years of age, and of good moral character, and belonging to some Protestant Nonconformist body holding the doctrine of the Trinity, with a preference for natives of Kendal and members of Zion and New Street Chapels in Kendal. Failing a qualified spinster, a widow to be eligible, but no woman having a child or children dependent on her to be appointed.

The Charity is administered by eight co-optative trustees, who, with one exception, belong to the two chapels named above. A sum of £8 a year is paid to the reserve fund, and the residue of the net income is applied in paying stipends at the rate of 10s. a week each to eight out-pensioners, who are also provided with medical attendance and nursing, when necessary, out of the reserve fund.

Applications are made on a printed form containing space for the following particulars:—

State your Name, Age, and Place of Birth.
Are you a Spinster or a Widow?
Have you anyone dependent upon you for support?
Where do you now and in future intend to reside?
Of which Christian Congregation in Kendal are you a Member?
What are your present means of support?
State anything further you wish the Trustees to know.

The qualifications prescribed by the scheme are observed in making an appointment. The present pensioners are spinsters, and, with one exception, members of one or other of the two chapels above referred to. The persons appointed belong to the class of domestic servants, dressmakers, or small shop-keepers, most of whom have saved a little money, but not enough to live upon. Residence for at least five years in Kendal before appointment is required. The trustees do not appoint persons receiving Poor Law relief, and in one instance at least an applicant has been refused on the ground that she had relatives who ought to support her.

BINDLOSS'S CHARITY.

This Charity was founded in 1895 for the distribution of blankets, sheets, and flannel petticoats among the poor. The income is derived from Kendal Corporation Debentures, and amounts to £27 a year. The Charity is managed by a Committee of the Corporation, consisting of the Mayor, two Aldermen, and six Councillors. Prior to a distribution, a Committee consisting of two members for each of the three wards visit the poor people, and make a list of persons whom they regard as suitable, and the recipients are afterwards chosen from this list by the Managing Committee. The distribution is made annually on New Year's Day. On the last occasion, 76 blankets, 46 pairs of sheets, and 24 petticoats, were distributed to 146 individuals, of whom 48 were in receipt of Poor Law relief. The recipients are respectable persons, mostly women. The Borough Treasurer said he had only heard of one case in which a gift was pawned or sold. The articles are not stamped or marked.

EXTRAORDINARY RELIEF OF THE POOR FUND.

This Fund was commenced by subscriptions in 1830, and now consists of £466 18s., India Three per cent. Stock, and a balance of £48 7s. 7d. cash. The income, which amounts to £14 a year, is applied from time to time during seasons of exceptional distress, in providing soup for the poor, or, of late years, in assisting emigration, and in providing work, such as stone-breaking, for the unemployed.

THE COTTON FAMINE FUND.

The dividends, amounting to £68 a year, on a sum of £2,267 London and North-Western Railway Three per cent. Debenture Stock, representing the balance of a fund collected for the relief of distress at the time of the American Civil War, are applied in aid of the Kendal Memorial Hospital.

THE SOCIETY FOR RELIEVING THE SICK POOR.

THE KENDAL LADIES' CHARITY.

These Charities, of which an account is given below under Voluntary Charities, possess the following endowments:—

Sick Poor Society:—	Gross Yearly Income.
	£ s. d.
One-half of the Income of Rigg's Charity (see page 161)	8 0 0
Dividends on Railway Stock and Corporation Bonds - - (abt)	58 0 0
	<hr/> 66 0 0 <hr/>
Kendal Ladies' Charity:—	
Yearly sum payable by the Governors of the Grammar School in respect of Knott's Charity - - - -	1 1 0

THE FELL LANDS.

Under an Act of Parliament passed in 1861, the net income of an estate known as the Fell Lands, and vested in trustees, is payable in aid of the Poor Rate of Kendal. The net amount so paid annually is about £650.

THE OLD DISPENSARY FUND.

The funds of the Old Dispensary, which was established in 1782, and discontinued in 1849, are represented by Stock and Corporation Bonds standing in the names of four trustees, and producing a gross yearly income of £67 7s. 8d.

Of the income, £45 is paid annually to the Kendal Provident Dispensary (see page 167), £15 to the Kendal Memorial Hospital, and the balance to the Charity Organisation Society in Kendal. The last-mentioned sum is used to provide cod liver oil or surgical appliances in necessitous cases.

PARISH OF ST. GEORGE.

Various Charities for distribution to the poor of the parish, with the condition in some cases that they should be such poor persons as attend church, are managed by the vicar and churchwardens, or the vicar alone. The Charities are not given to persons receiving Poor Law relief. Particulars of the application are as follows:—

Unthank's Charity.—The sum of £5 19s. a year, being one-half of the income of the Charity, is applicable for eleemosynary purposes, and is given to about forty poor persons attending the parish church in gifts of clothing, coals, flour, or money to the value of 2s. 6d. or 5s. on St. Thomas's Day.

Langhorn's Charity.—The income, £12 15s. 4d. a year, is applied in the distribution of 4d. loaves to poor persons each Sunday in the church.

Moser's Charity and Gardner's Charity.—The sum of £3 6s. 4d. derived from these Charities is carried to the poor fund of the parish. (See page 165.)

Jackson's Charity, income £2 10s., and *Thexton's Charity,* income £10. The income of these Charities is given in money gifts usually of 2s. 6d. or 5s. to respectable poor people who are ill or out of work. The benefit of Thexton's Charity is confined by the trusts to persons attending St. George's Church.

The vicar said he considered it unfortunate that the receipt of a charitable gift should be made dependent on attending church, and he also expressed the wish that the Charities might be applied in some manner more productive of substantial benefit than is at present the case.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Name of Charity.	Gross Yearly Income.	Almshouses.	Pensions.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
				In Money.	In Kind.		
Amalgamated Poor's Charities -	£ s. d. 138 0 0 (abt.)	£ s. d. —	—	£ s. d. 56 15 0 (abt.)	£ s. d. *81 5 0 (abt.)	£ s. d. —	*Bread, coals and clothing.
Sandes's Hospital -	135 4 0	135 4 0	—	—	—	—	
Archer -	*22 0 0	—	—	—	22 0 0	—	*The maximum sum applicable for the purpose of the Charity is £31 a year.
Lancaster -	9 0 0	—	—	9 0 0	—	—	
Stephenson -	*40 0 0	—	—	20 0 0	—	+20 0 0	*Average amount expended on poor out of £165 yearly applicable for relief of poor and education. +Relief in sickness and assisting emigration.
Gandy -	20 0 0	—	—	—	20 0 0	—	
Sleddall's Green Coat School—Clothing -	14 0 0	—	—	—	14 0 0	—	
Dowler's Almshouses -	133 9 8	133 9 8	—	—	—	—	
Sleddall's Victoria Jubilee Almshouses -	560 0 0	560 0 0	—	—	—	—	
Greenhow -	225 13 4	—	225 13 4	—	—	—	
Bindloss -	27 0 0	—	—	—	27 0 0	—	
Extraordinary Relief of the Poor Fund -	14 0 0	—	—	—	—	*14 0 0	*Assisting emigration and providing work for unemployed.
Cotton Famine Fund -	68 0 0	—	—	—	—	*68 0 0	*Paid to Kendal Memorial Hospital.
Sick Poor Society -	66 0 0	—	—	—	*66 0 0	—	*Distribution of groceries, etc.
Kendal Ladies' Charity -	1 1 0	—	—	—	—	1 1 0	
Fell Land ^s -	650 0 0	—	—	—	—	*650 0 0	*Paid to poor rate.
Old Dispensary Fund -	67 7 8	—	—	—	—	67 7 8	Divided between the Provident Dispensary Memorial Hospital and Charity Organisation Society.
PARISH OF ST. GEORGE.							
Unthank -	5 19 0	—	—	—	5 19 0	—	
Langhorn -	12 15 4	—	—	—	12 15 4	—	
Moser and Gardner -	3 6 4	—	—	—	—	*3 6 4	*To sick poor fund.
Jackson -	2 10 0	—	—	2 10 0	—	—	
Thexton -	10 0 0	—	—	10 0 0	—	—	
	2,225 6 4	828 13 8	225 13 4	98 5 0	248 19 4	823 15 0	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

VOLUNTARY CHARITIES.

THE SOCIETY FOR RELIEVING THE SICK POOR.

Founded about 1830.

The management of this society is in the hands of a committee composed entirely of ladies.

Subscribers receive the equivalent of their subscriptions in "tickets of recommendation" of the value of 2s. 6d. each.

No sick person without a fresh ticket can receive more than 1s. 3d. for two weeks. Larger sums may be given in special cases at the discretion of the committee.

The society used also to make loans of couches, linen, etc., but this has just been given up as being no longer necessary.

The town is divided into five districts, and the recipients of tickets have to take them to the visitor for the district in which they live, who gives an order on a shop for goods of the value of the ticket.

The subscribers are supposed to investigate the cases they recommend, and the visitors have the right to return the tickets to the subscriber if they find the case to be unsatisfactory. The cases are not always visited before help is given, though this is considered to be one of the duties of the visitors.

The income for the year ending December 31st, 1906, was £32 in subscriptions, interest £1, and miscellaneous £3; total, £36. (Apart from endowments, £66, for which see Endowed Charities.)

The expenditure was: Provisions £34, special relief £3, and working expenses (including rent of house for storing articles loaned and matron's salary) £39; total, £76.

The value of the tickets not paid for at the end of the year was £12.

Poor-Law relief is not a bar to assistance from the society, and many of the recipients are in receipt of such relief. Out of fifteen cases taken at random it was found that ten were receiving out-relief. Much of the help goes to old people, who are relieved time after time over a term of years.

More than one active member of the society expressed the opinion that its methods might be improved. The amount given in each case is very small, which in part no doubt accounts for the extensive overlapping with other charities which prevails.

One informant who had been entrusted with tickets to distribute strongly condemned the society's mode of working, and added that "he did not dare offer a ticket to a self-respecting person."

Of late years there has been a disposition on the part of the committee to work in conjunction with the Charity Organisation Society to which a subscription is paid in order that cases may be referred to it for investigation. The committee also help cases which are brought to their notice by the Charity Organisation Society, and it seems likely that this co-operation may increase as times goes on.

KENDAL SAMARITAN SOCIETY

Founded in 1826.

This society, which is unsectarian, has for its object the relief of sick poor resident in the borough of Kendal.

The management is in the hands of a committee, on to which fresh members are co-opted as required.

Eight visitors are appointed with allotted districts, which are not, however, strictly adhered to.

Not more than 1s. may be given at a visit, though occasionally a lump sum is given for a special object.

The honorary secretary stated at the time of our visit (September, 1907) that "there were 31 cases on the books, about half being those of aged females, some of whom were bed-ridden."

The receipt of Poor-Law relief is not a bar to help.

In many of the chronic cases the help is continuous, and about 25s. is received in the course of a year.

The income for the year ending December 31, 1906, was: Subscriptions and donations £14, offertories £14, and dividends £7; total, £35.

The payments amounted to £35.

Some trouble appears to be taken to ascertain that those helped are of good character. In several instances the recipients are in receipt of out-relief from the Poor-Law Guardians.

HOME NURSING ASSOCIATION.

Founded in 1893.

The object of this Association is to nurse the sick poor in their own homes.

The affairs of the Association are managed by a general committee appointed at the annual meeting and by an executive committee.

One nurse is employed all the year round, and an assistant nurse during some part of the winter.

During the year ending December 31, 1906, the number of patients nursed was 101.

For the same period the receipts were: Subscriptions £89 and donations £2; total, £91.

The payments were £88.

There is also an assistant nurses fund from which £19 was drawn, and which had a balance of £33 at the end of the year.

A health visitor has lately been appointed by the committee, whose work is of an educational character and specially directed to the reduction of the rate of infant mortality.

KENDAL LADIES' CHARITY.

Founded about 1800.

The object of this Charity is to help women at the time of their confinement with a loan of clothes and a gift of groceries.

The work of the Charity is on a small scale now, and the management is practically in the hands of the honorary secretary, who consults the few remaining subscribers when necessary.

Tickets of the value of 2s. 6d. each are issued to the subscribers and distributed by them. A bag of linen is lent for a month, and groceries to the value of 1s. 6d. are given in exchange for a ticket.

The income for the year ending December 31st, 1906 (apart from an endowment of £1 1s., for which see under "Endowed Charities"), was: Subscriptions £5 sale of tickets £1, and bank interest £1; total, £7.

The expenditure was £11.

Some of the tickets are entrusted to the Charity Organisation Society to distribute.

The honorary secretary expressed the opinion that it was probable that the Charity would come to an end before very long.

CHURCH AND CHAPEL CHARITIES.

The income of the sick and poor funds of the three Church of England churches in Kendal, apart from endowments, for particulars of which see page 163, came to £151 for the year ending December, 1906. This sum included £47 for a nurse in one parish, and £2, the bonus given through a clothing club.

In one parish the funds are administered by the vicar, and in the other two by the vicars and visitors working in close co-operation with the Charity Organisation Society.

The sum received by seven out of the ten other churches to which we applied for information amounted to £75.

In three cases the funds are administered by the ministers themselves, in two through committees, and in one through the leaders and stewards.

CHARITY ORGANISATION SOCIETY.

Founded in 1894.

The aims and objects of this Society are the same as those of the Norwich Society.

A paid lady secretary is employed and an assistant secretary, and there is also a staff of about six volunteers, who take part in visiting.

On the committee, which meets weekly, are three members of the Board of Guardians, the clerk to the Guardians, and the relieving officer, several trustees of the General Poor's Charities, and of other Endowed Charities, representatives of many of the Voluntary Charities, the vicars of the three parishes and members of several of the Nonconformist congregations, and others. Altogether, the committee appears to be a very representative body.

Cases are occasionally referred to the Society by the Board of Guardians, and a good many are passed on by the relieving officer as being more suitable for charitable assistance than for Poor Law relief. It was also stated by a witness well qualified to judge

that many persons now apply to the Society who would formerly have applied to the Poor Law.

This witness and another intimately acquainted with the work of the various agencies for the relief of distress in Kendal were of opinion that in this way the Society was materially relieving the rates.

Applications for assistance are very carefully inquired into, and much trouble is taken to devise ways of rendering help which will be of lasting benefit.

The assistance needed is raised, as far as possible, from relations, old employers, and charitable agencies, and it is only as a last resort that appeals are made to private individuals, the object of the Society being to utilise the numerous sources of charity which already exist rather than to add to their number.

The Society administers a portion of the old Dispensary Fund, which is applied to the purchase of cod-liver oil and surgical appliances, and the Willan's Bequest, which is available for cases of prolonged and severe physical suffering.

There is no co-operation with the General Poor's Charities or other Endowed Charities. On the other hand, as has been already mentioned, there is co-operation with the Sick Poor Society, which is becoming closer, and satisfactory relations have been established with the clergy, especially with the Vicar of Kendal, who works very largely through the Society.

A very important step was taken at the end of 1906, when a register was started, and charitable agencies were invited to send in lists of cases helped by them, in order that "overlapping" might be at once detected. So far six agencies (some of considerable importance) have responded to the invitation.

Prominence is given to the encouragement of thrift, on the ground mentioned in the Report for 1906, that instead of trying to cure distress it is better to give time and attention to its prevention. With this object a Collecting Savings Bank was established many years

ago, in connection with which there are twenty collectors, who between them cover nearly the whole town, and make a house-to-house collection.

During 1906 the sums deposited amounted to £589, and at the end of the year £197 stood to the credit of the depositors.

In this connection lectures have been given to young people on the subject of thrift, and the head teachers of the day schools have been asked to supply the names of the boys and girls leaving school in order that they may be visited and, if possible, induced to join Friendly Societies.

The Society has been active in the matter of emigration, and was the means, in conjunction with the Unemployed Committee, of emigrating fifteen persons in 1906 at a cost of £119.

Another department of work is that of raising pensions for old people, who, it is considered, should be kept off the rates. At the end of 1906 the number of pensioners was 13.

The number of applications received during 1906 was 480.

In the year ending December 31, 1906, the receipts for the working expenses account were £165, and the expenditure was £140.

The receipts for special cases of all descriptions (deducting £14 from local agencies, but including £50 contributed by relatives and £31 in repayment of advances) were £562, and the payments £496.

It was quite evident to us that though the Society has its critics, and there are people holding prominent positions who do not regard it with favour, it is a considerable power, and has the confidence of a large section of the public. We were struck with the number of those whom we interviewed who alluded to the Society in terms which showed that they regarded it as a centre for the charitable work of the town.

TABULAR SUMMARY OF VOLUNTARY CHARITIES IN KENDAL.

Name of Charity.	Receipts for 1906.	Purposes to which Income is applied.			
		Temporary Assistance.		Nursing.	General Purposes.
		Money.	Kind.		
Society for Relieving the Sick Poor - - - -	£ 36	£ —	£ 36	£ —	£ —
Kendal Samaritan Society - - - -	35	35	—	—	—
Home Nursing Association - - - -	91	—	—	91	—
Kendal Ladies' Charity - - - -	7	—	7	—	—
Churches and Chapels - - - -	226	179	—	47	—
Charity Organisation Society - - - -	727*	587	—	—	140
	1,122†	801	43	138	140

* Deducting sums received from local charitable agencies.

† Subject to deductions for management expenses.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies in Kendal at the end of 1905 were as under:—

	Members.	Funds.
		£
Ancient Order of Foresters (2 branches)	115	736
Independent Order of Oddfellows (Manchester Unity) (2 branches) - - -	647	4,644
Independent Order of Mechanics (2 branches) - - - -	134	277
Independent Order of Rechabites (Salford Unity) (1 branch) - - - -	279	1,582
National United Order of Free Gardeners (1 branch) - - - -	124	479
United Order of Druids (1 branch) - -	114	272
	1,413	7,990

The Hearts of Oak at the end of December, 1906, had a membership in Kendal of 61, which makes a grand total of 1,474 members of registered Friendly Societies.

From a financial point of view the Ancient Order of Foresters and the Manchester Unity of Oddfellows are not very strong in Kendal.

One of the Courts of the Foresters is reported to be in a very bad way, the other at the last valuation was worth 20s. 11d. in the £. In the case of the Oddfellows, at the end of December, 1906, one Lodge had a surplus of £174, and the other a deficiency of £574.

Taking the Census figures of 1901, the above figures show that 10.4 per cent. of the population were members of adult permanent registered Friendly Societies.

Those acquainted with the Friendly Society movement in Kendal consider the membership satisfactory, though they point out that fresh members are not joining in any numbers, and the membership is now practically stationary.

SUPERANNUATION ALLOWANCE.

Neither the Ancient Order of Foresters nor the Manchester Unity of Oddfellows pay superannuation allowances.

SHARING-OUT CLUBS.

There is one large tontine club, but, so far as we could ascertain, there are no sharing-out clubs in connection with either places of worship or public-houses.

There are clubs at some of the works, but these do not have a yearly division of funds.

TRADE UNIONS.

Information promised as to the trade unions in Kendal had not come to hand at the time of sending in our Report.

THE KENDAL EQUITABLE INDUSTRIAL
CO-OPERATIVE SOCIETY.

This Society dates from the year 1862. It now has a central store and seven branches, of which four are outside the Borough of Kendal. The business includes the sale of grocery, bread, coals, boots, and crockery.

Steady progress has been made by the Society ever since it was started, as will be seen from the following figures:—

Year.	Members.	Capital. £	Sales. £	Members' Dividend. £	Int. on Shares. £
1862 -	150	330	231	26	11
1875 -	602	3,321	11,593	380	148
1885 -	1,260	7,577	22,923	2,451	316
1895 -	1,565	10,508	32,292	3,182	452
1905 -	2,370	15,548	50,280	4,653	690

The dividend per pound on members' purchases for 1906 was 1s 11½d.

The number of members at the beginning of September, 1907, was 2,415, of whom about 1,800 were resident in the Borough of Kendal.

BUILDING SOCIETIES.

The following, taken from the Annual Report of the Chief Registrar of Friendly Societies for 1905, is a list of Building Societies which had their chief office or place of meeting in Kendal:—

INCORPORATED SOCIETIES.

Name of Society.	Members.	Assets. £
Westmoreland Permanent Benefit	279	16,319
Kendal and Lake District	134	1,347
844th Starr-Bowkett Kendal Model	287	6,567
	700	£24,233

YORKSHIRE PENNY BANK.

KENDAL BRANCH.

This branch was opened in January, 1896, and the following return shows the progress it made in the course of ten years:—

Year.	Depositors.	Due to Depositors December 31st. £	Average Account. £ s. d.
1896	916	3,385	3 13 10
1906	1,936	26,669	13 15 6

The rate of interest is 2¼ per cent.

KENDAL PROVIDENT DISPENSARY.

Founded in 1883.

The object of this Dispensary is stated to be "to enable the working classes to procure, during illness, good medical and surgical treatment by their own periodical payments, aided by the funds of the old Dispensary and by voluntary subscriptions."

The old Dispensary came to an end in 1849, and a portion of its endowment is paid over to this Dispensary.

"Any person whose average weekly earnings are not more than 30s. may be elected a member. Other persons may become members only at the discretion of the committee."

The scale of payments is as follows:—

Fortnightly Payments.	d.
For one person under 18 years of age	1
For one person not under 18	1½
For a family (parents, and children under 14)	3

A charge of 6d. is made for each consultation or attendance (including medicine), or for each fresh supply of medicine. If two or more persons require treatment in the same family at the same time, the fee is 1s.

Any married woman can secure the services of a doctor during her confinement by paying a sum of 10s. in advance.

The management is in the hands of a committee, which renders a Report to the Annual Meeting.

At the end of 1906 the number of members was 903. In 1894 the membership was 773.

The receipts for the year ending December 31st, 1906, were (apart from £45 from old Dispensary Fund, for which see Endowed Charities): Subscriptions £35, members' payments (including £15 for midwifery fees), £522, and interest £1; total, £558.

The payments were £560 to medical officers, and management expenses £54; total, £614.

SUMMARY of the Members and of the Capital held by certain of the Thrift Agencies in Kendal. (Population, 14,183 in 1901.)

Name of Thrift Organisation.	Members.	Capital. £
Registered Friendly Societies		
(adults only)	1,474	7,990*
Co-operative Society	2,370	15,548
Building Societies	700	24,233
Yorkshire Penny Bank	1,936	26,669
	6,480	£74,440

* This does not include the capital held by the 61 members in the Hearts of Oak.

POOR LAW RELIEF.

The population of the Kendal Union in 1901 was 43,480, while that of the town of Kendal was 14,183, which was about one-third of the population of the Union.

Relief is administered by a committee composed of the Guardians for Kendal town and "other Guardians who can make it convenient to attend."

The practice is for Kendal cases to be dealt with by the Relief Committee, those for other parishes being taken at the Board meeting after consultation between the relieving officers and the guardians for the respective parishes.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1905. (For further details see Table A. Appendix V.)

STATISTICS OF POOR LAW RELIEF—KENDAL UNION.

1905.			Paupers 60 and over in Popula- tion.	Paupers 60 and over per 1,000 Popula- tion.	Paupers January 1st, 1905.							Paupers over 60 to Population over 60.
Population of Union (estimated).	*Paupers Jan. 1.	Per cent.			In.		Out.		Total.	† Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
42,976	701	1·6	3,825	89	299	43	402	57	701	322	46	8·4

* Excluding lunatics and vagrants.

† Proportion in September, 1903.

If Kendal Union is compared with other Unions of similar character the rate of pauperism appears to be low. Of the eight semi-rural Unions in Lancashire, Westmoreland and Cumberland there were only two—Penrith and Chorley—with a lower rate of pauperism.

During the twenty years 1885 to 1905 there has been a marked decrease in pauperism in the Kendal Union. On September 1st, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 2·4, and on the same date in 1905 the figure was 1·6.

The expenditure on relief has shown an upward tendency. For the year ending Lady Day, 1882, the total cost of relief was £10,970, and for the year ending Lady Day, 1905, the cost was £12,659. Of the latter sum £3,804 was spent on in-maintenance and £2,717 on out-relief. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the town of Kendal for the year ending Lady Day, 1906, was £1,239 9s. 11d.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Four of the trustees of the General Poors Charities are members of the Board of Guardians, but there is no co-operation of any kind between the board and the trustees. We were informed that the two bodies had never conferred together or taken any steps with

a view to making use of the Charities in such a way as would keep people off the rates.

There is, however, as we have already mentioned, some co-operation between the board and the Charity Organisation Society, which it is affirmed has been the means of bringing about a reduction in pauperism. Three members of the society are on the board.

The evidence is overwhelming that apart from the assistance given through the Charity Organisation Society, the Endowed and Voluntary Charities go very largely to those in receipt of Poor Law relief. It was stated, indeed, by a trustee of the Endowed Charities at the enquiry held by the Charity Commission in 1899 that if the trustees "did not give to people in receipt of Poor Law relief they would have no recipients." There is no reason to believe that the administration has materially altered since then, and it is quite clear that the Endowed Charities other than the Almshouse and Pension Charities are being applied largely in the form of a subsidy to the rates.

Many witnesses informed us that the Dole Charities had a demoralising effect, and broke down the spirit of independence. The large number of people in receipt of out-relief in Kendal as compared with other parts of the Union seems to confirm this.

The following table gives details as to population and out-relief in the four relief districts into which the Union of Kendal is divided:—

Relief District.	Population, 1901.	Cost of Out-Relief for year ending Lady-Day, 1906.	Number of Persons in Receipt of Out-Relief on Jan. 1, 1906.	Percentage of Out-door Paupers to Population.
Kendal - - -	14,796	£ s. d. 1,253 16 11	191	1·3
Ambleside - - -	13,595	437 13 10	63	·5
Milnthorpe - - -	9,622	546 10 1	57	·6
Kirkby Lonsdale - - -	5,467	315 17 9	45	·8
	43,480	2,553 18 7	356	

It will be seen that in the Kendal district, which is almost identical with the Borough, there were nearly three times as many persons in receipt of out-relief to population as in the Ambleside district.

The cost of out-relief in the Kendal district, with a population of only 1,201 more than that of Ambleside, was almost three times as great.

After making every allowance for the fact that Ambleside is largely a residential district, with a considerable number of well-to-do people, while Kendal is not a very flourishing town, the proportion of persons in receipt of out-relief in the latter place seems to be unduly high. The following are instances of the overlapping of out-relief and Dole Charities:—

No. 339.—Widow, aged 68, did charring till some 12 years ago. Rents cottage, dirty and wretched, at 2s. 8d. a week. Single son, a porter, lives with her. Guardians allow 3s. out-relief a week. Said by five reliable informants to be intemperate, and to have encouraged her daughter in evil courses. An illegitimate child of this daughter had been in prison for immoral behaviour. Dole of clothing given from Endowed Charity and coals by Private Charity.

No. 343.—Widow, aged 89, had supported her paralysed husband for many years with the aid of an allowance from the Guardians. Rents cottage—neat

and clean—at 2s. a week. Granddaughter, a mill hand, lives with her. Has 5s. 6d. a week out-relief, including 1s. 6d. to granddaughter for looking after her. A lady allows her 8s. a quarter and a chapel 1s. a month. Received 3 cwt. of coal and 6s. 6d. from General Charities, a sheet from another Charity, and 10 tickets (2s. 6d. each) from a Voluntary Charity in the course of the year. A married son, a prison warder, sends occasional help. Said to be very respectable, but rather a beggar.

No. 348.—Widow, aged 69, a paper seller. Rents cottage—dirty and untidy—at 2s. 9d. a week. No children. Had an accident 15 years ago, and has not worked since. Has 4s. a week out-relief. Received clothing from one Charity, 3 cwt. of coal and 12s. from another, a blanket from another, and a weekly loaf from another. Character said to be good.

No. 350.—Widow, aged 88, formerly a wool winder. Now quite blind. Rents cottage—dirty and untidy—at 2s. 3d. a week. Single daughter lives with her, and they live on 4s. a week out-relief and the earnings of the latter's three illegitimate children. The old woman was said at one time to have been a hard drinker. Clothing and blankets given by Endowed Charity.

(For other cases see Appendix XI.)

KENDAL.

Population (1901) 14,183.

SUMMARY of the income derived from Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief.

	£	s.	d.
Endowed Charities - - - - -	2,225	6	4
Voluntary Charities (year ending December 31st, 1906) - - -	1,122	0	0
Out-relief (year ending Lady-Day, 1906) - - - - -	1,239	9	11
	<u>£4,586</u>	<u>16</u>	<u>3</u>

REPORT ON BEVERLEY.

TABLE OF CONTENTS.

	PAGE.		PAGE.
The Industries of Beverley - - -	- 170 [170]	Tabular Summary of Endowed Charities -	173 [173]
Rates of Wages - - -	- 170 [170]	Voluntary Charities :—	
Rents - - -	- 170 [170]	Beverley Lying-in-Charity - - -	174 [174]
Endowed Charities :—		East Riding Nursing Association - -	174 [174]
The Municipal Charities - - -	- 170 [170]	Church and Chapel Charities - - -	174 [174]
Ellinor's Charity - - -	- 170 [170]	Summary of Voluntary Charities - - -	174 [174]
Ferrer's Charity - - -	- 170 [170]	Thrift Agencies :—	
Thwaytes Fox's Charity - - -	- 170 [170]	Friendly Societies - - -	174 [174]
Nelthorpe's and other Charities - -	- 170 [170]	Trade Unions - - -	175 [175]
The Corporation Almshouses - - -	- 171 [171]	Co-operative Society - - -	175 [175]
Charles Wharton's Hospital - - -	- 171 [171]	East Riding Savings Bank - - -	175 [175]
Sir Michael Wharton's Hospital - -	- 171 [171]	Yorkshire Penny Bank - - -	176 [176]
Clarkson's Charity - - -	- 171 [171]	Beverley Clothing Club - - -	176 [176]
Turner's Charity - - -	- 171 [171]	Poor Law Relief - - -	176 [176]
Parker's Almshouses - - -	- 171 [171]	Administrative Relations of Charity and the	
The Common Pastures - - -	- 171 [171]	Poor Law - - -	176 [176]
Walker's Pasture Freeman's Gift - -	- 171 [171]	Tabular Summary of Income of Endowed	
Parish of St. Mary - - -	- 172 [172]	and Voluntary Charities and Expenditure	176 [176]
Parish of St. Martin - - -	- 172 [172]	on Out Relief - - -	177 [177]

BEVERLEY (YORK, E.R.)

Population (1901) 13,183.

Beverley, which is the capital of the East Riding, besides being a residential is also to some extent a manufacturing town. Many people engaged in business in Hull, distant about eight miles, are attracted to Beverley, and make their homes there.

As a market centre it is not so important as formerly. Hull has in this respect to some extent superseded it, while the country districts are largely supplied with goods by means of carts from both towns, which makes the need for markets less felt.

The staple trade is tanning. There are also two shipbuilding yards, in which small vessels, such as steam trawlers, are built, agricultural implement and chemical manure works, besides other smaller industries. Altogether, it seems to be a thriving little town.

Building is going on, but not on a large scale. The houses that are being built are chiefly for the lower middle class and more highly-paid artisans. As will be seen from the following figures, the increase in the population has not been very marked:—

Year.	Population.
1871 - - - - -	10,218
1881 - - - - -	11,442
1891 - - - - -	12,539
1901 - - - - -	13,183

RATES OF WAGES.

The wages in the tan yards, which give employment to some five or six hundred men and boys, average about 24s. a week for labourers, who form the bulk of those employed. Skilled men earn from 27s. to 33s. a week.

In the chief shipbuilding yard, where 400 to 450 men are employed, the labourers earn 21s. a week, the joiners 35s. 4d., the carpenters and shipwrights 39s., and the smiths 38s. 6d. The platers, angle iron smiths, and caulkers, who are on piece-work, earn from £2 to £4 or £5 a week. A serious drawback to the work in the shipyards is its fluctuating nature.

In the agricultural implement works the labourers receive 18s. a week, the moulders and turners 27s. to 32s., and the more highly skilled men 32s. to 35s.

The wages in the building trade are at the rate of 7d. an hour for carpenters and joiners, 7½d. for bricklayers, 8d. for masons, plumbers, and plasterers, and 9d. for slaters. Labourers in the different branches of the trade receive from 4½d. to 6d. an hour.

RENTS.

It is the custom in Beverley for the tenant to pay all the rates when the house is assessed at £6 and over, and the Poor Rate only when the assessment is less than £6. In the rents mentioned below the rates have been included.

Cottages containing two rooms fetch about 1s. 8d. a week, with four rooms from 2s. 2d. to 3s. 2d. Larger houses, with five or six rooms, can be had for sums varying from 3s. to 5s. 6d.

The rents in Beverley are considered to be low.

ENDOWED CHARITIES.

THE MUNICIPAL CHARITIES.

Under this title various Charities for the poor of the town are administered by a body of trustees, at present nine in number, being the survivors of trustees appointed by Orders of the Charity Commissioners in 1882 and 1897.

Particulars of the Charities and their application are as follows:—

Routh's Hospital.—The hospital is an old building in Kellgate, Beverley, containing 32 rooms. The income is derived chiefly from agricultural land, and amounted in 1906 to £558 17s. 8d. The hospital is occupied by 26 poor aged widows, who, in accordance with the conditions of the trust, are chosen from the parishes of St. Martin and St. John. The other six rooms are vacant owing to the insufficiency of the income to provide stipends, and although the trustees are empowered to let these rooms they consider there would be practical difficulties in the way of doing this. Each almswomen receives a stipend of 5s. a week, and two, who act as nurses, receive 1s. each per week extra. Each inmate receives also one ton

of coals per quarter, one gown annually, and medical attendance. Vacancies are not publicly advertised, but the Charity is well known, and there are usually about six applicants for a vacancy. The election is made by a committee consisting of the Vicar of Beverley Minster and nominees of the Corporation, who appoint such respectable old people, not under 60 years of age, as they consider most suitable.

Ashmole's Charity.—The income, £3 a year, is divided equally between the Mayor, the Vicar of the Minster, and the Vicar of St. Mary's, and is given by them to poor persons in small money gifts.

Wilson's Charity.—The income is £38 4s. 8d. a year, out of which a grant of £5 a year is made to the cottage hospital, and the residue of the net income is paid to Routh's Hospital.

Charities of Hall and others.—The following sums are paid to the inmates of the Bede-houses (see page 171):—

	£	s.	d.
Hall's Charity, annually	-	-	2 5 10
Foster's Charity, annually	-	-	2 5 0
Myer's Charity, annually	-	-	12 7 8
	16	18	6

Charities of Metcalfe and others.—The income of these Charities, amounting to £76 gross and about £60 net, is applied, less £5 for expenses of distribution, in a Christmas distribution, chiefly of money gifts and partly also of coals, to about 450 recipients. A meeting of the trustees is held shortly before Christmas, when the assistant overseers attend, with their rate-books, and the list of recipients of the previous year is checked, and new cases, if considered suitable, are added. The money gifts are usually 2s. 6d. or 3s., and in cases in which there is reason to think that the money may not be well expended, as, for instance, if the husband is given to drink, a ticket for coals is given instead. The distribution is made by two or three distributions from house to house in accordance with the lists which have been prepared. Persons in receipt of Poor Law relief receive the gifts equally with others. The poor regard the dole as a right.

ELLINOR'S CHARITY.

The income of this Charity is £55 10s. 6d., and after payment of outgoings and expenses, a sum of nearly £50 a year is applied in distributing at Easter gifts of 10s. each to poor householders of the town according to a list drawn up by the vicar and churchwardens of St. Mary's, and approved by the trustees. Applications are made on printed forms containing inquiries regarding the condition, circumstances, and earnings of the applicant and his (or her) family. On the occasion of the last distribution there were 300 applicants, of whom 86 received the Charity.

FERRER'S CHARITY.

A sum of £3 a year, out of the income of the Grammar School, is distributed annually after a sermon, among 12 old women selected by a committee of the school governors.

THWAYTES FOX'S CHARITY.

The Charity is regulated by a scheme of the Charity Commissioners, and is administered by trustees, at present four in number, who are appointed by co-optation, subject to the approval of the Commissioners. The income, amounting to £35 7s. 8d. a year, is applied in payment of pensions of 4s. 6d. per week each to three poor widows, over 60 years of age. The appointment is made at a meeting of the trustees, and on the last occasion there were six applicants.

NELTHORPE'S AND OTHER CHARITIES.

The yearly income of these Charities, and the application thereof, is as follows:—

Nelthorpe's.—£10, less 10s. for collection, divided between the mayor, the vicar of St. Mary's, and the

vicar of the Minster, and given to poor persons in money gifts, clothing or groceries.

Buck's.—About £3, divided between the mayor, the vicar of St. Mary's, and the master of the Grammar School, for distribution to the poor.

Brogden's.—£1 given by the vicar of St. Mary's to poor persons, in money.

THE CORPORATION ALMSHOUSES.

These are ancient almshouses known as the Maison Dieu and the Bedehouses. They stand on the freehold property of the Corporation, and are kept in repair out of the borough funds. The inmates are appointed by the Borough Council on the nomination of the Property Committee.

The Maison Dieu consists of 17 tenements occupied by the like number of almspeople, both men and women. There is no endowment, and the inmates are supported by Poor Law relief, doles from other Charities, and private benevolence.

The Bedehouses consist of four tenements occupied by three married couples, and a widow. The only income from endowment is the sum of £16 18s. 6d. from the Municipal Charities (see page 170), and Nelson's Gift of £2 13s. a year. These sums are divided among the inmates, and in the case of three of them the allowance is supplemented by relief from the Guardians.

CHARLES WARTON'S HOSPITAL.

The Charity is administered by four trustees, who are gentlemen of position in the town. The income amounts to £345 9s. 4d. a year.

The trusts of the Charity include an apprenticing branch, but this has been in abeyance for many years.

The hospital provides accommodation, consisting of one room in each case, for 20 almswomen, but, owing to insufficiency of income, the full establishment cannot be maintained, and there are at present 16 inmates only. One of the almswomen, who acts as nurse and matron, receives 7s. 6d. per week, the rest receive 5s. per week in each case, and each also receives two tons of coal and a gown annually.

There are usually nine or ten applicants for a vacancy. Applications are made on printed forms containing space for particulars regarding the age, means and circumstances of the applicant, and the names of persons to whom reference may be made as to character. After the clerk to the trustees has communicated with these persons, the particulars of the applicants are placed before the trustees at a meeting, and one is selected for appointment subject to confirmation after some of the trustees have seen her. The persons appointed are widows of decayed tradesmen or respectable artisans and not less than 65 years of age. Many of them are receiving out-relief at the time when they are elected to the almshouse, the Guardians thereupon discontinuing their allowance.

SIR MICHAEL WARTON'S HOSPITAL.

This hospital is for six poor widows, but at present, owing to diminution of the income of the Charity, which consists of 3-21 parts of the net income of the Charity known as the Minster New Fund, and amounts to about £55 a year, there are only two inmates, and four rooms are vacant. It is intended to appoint another almswoman shortly.

The acting trustees of the Charity are the Vicar of the Minster (for the Archbishop of York), Colonel Pease (for the Dean and Chapter of York), the Mayor of Beverley, and another member of the Town Council.

Each almswoman receives 5s. a week, with 2 tons of coal annually. There are from three to six applications for a vacancy, and before making an appointment the trustees visit the applicants and make inquiries concerning them. Receipt of out-relief is not treated as a disqualification for appointment.

CLARKSON'S CHARITY.

The income of the Charity is £26 17s. 4d. a year, derived from Consols, and is applicable in payments to 100 old men, residing in Beverley, of the age of 55 years and upwards. The trustees are the Mayor, the Vicar of St. Mary's, the Vicar of the Minster, and two other trustees.

After payment of management expenses, the sum of £22 10s. a year is divided among 90 old men in sums of 5s. each. Notice is given by means of handbills, and applications, signed by the applicant and certified by some responsible person who knows him, are made on printed forms containing inquiries regarding the applicant, including his age, wages, or income. The applications, which considerably exceed the amount available, are considered at a meeting of the trustees, when they select the recipients. Persons receiving out-door relief participate in the gift, as it is considered that it enables them to buy some little additional comforts.

TURNER'S CHARITY.

This Charity is regulated by a Chancery Scheme, which provides that the income shall be distributed among such well-conducted domestic female servants as shall have lived for the longest time in the service of one person or family within eight miles of the Guildhall of Beverley by the nearest public carriage road. The gifts are not to exceed £10 10s. each, and before a second gift of £10 10s. is bestowed a further term of 10 years' service must have elapsed.

The trustees are the Mayor, the Vicar of St. Mary's, the Vicar of the Minster, and two other trustees. The income of the Charity is £374 8s. a year. The management expenses amount to nearly £50, and the residue is applied in payment of sums of £10 10s. to each of about 30 women servants who have been longest in one service, in accordance with the conditions prescribed by the Scheme. The Charity is advertised annually in local newspapers, and inquiries concerning applicants are made in accordance with directions contained in the Scheme. A portion of Hull is included within the area to which the benefits of the Charity extend.

PARKER'S ALMSHOUSES.

These almshouses provide comfortable accommodation for four almspeople, consisting at present of two married couples and two single men, all of advanced age. The endowment produces £37 10s. a year, out of which each married couple receives a stipend of 14s. per month, and each single inmate 9s. 4d. per month.

There is only one surviving trustee of the Charity, and the appointments are made by him, after consulting with the widow of the founder. The almspeople are chosen from places in the East Riding, and chiefly from Beverley, and are respectable old people who have not received Poor Law relief. The stipend received by them from the Charity is supplemented by some assistance from children or relatives.

THE COMMON PASTURES.

These lands are regulated by an Act of William IV., entitled "An Act to provide for the better regulation of certain common pastures within the Borough of Beverley, in the East Riding of the County of York." In accordance with the provisions of the Act and by-laws made thereunder, resident Freemen of the Borough and widows of Freemen have the right to turn stock on to the pastures on making certain payments to pasture masters appointed by the Freemen to manage the lands. Such pasture Freemen and widows of Freemen as do not desire to exercise their rights of pasturage may give notice thereof to the pasture masters, whereupon the rights of such persons for the year are offered for sale, and at the end of the year the net proceeds derived from the sale or letting of the rights of pasturage are divisible equally between all the pasture Freemen and widows of Freemen who have given up their rights and claimed to participate. The accounts for last year show a sum of £298 7s. divided among 459 Freemen and Freemen's widows in sums of 13s. each.

The right to participate does not depend on any poverty test, but most of the recipients belong to the class of persons earning weekly wages as artisans, labourers, etc. The number of pasture Freemen is about 700.

WALKER'S PASTURE FREEMEN'S GIFT.

The income of this Charity, amounting to about £56 a year, derived from railway stock, is, in accordance

with the directions of the testator, applied (less expenses) by the pasture masters, as the trustees, in money grants of £1 to £5 each, for the relief and assistance of poor pasture Freemen and widows of Freemen, particularly such as have sustained losses through the death of stock. The testator directed that no person in receipt of parochial relief should be eligible to participate, and this condition is observed.

PARISH OF ST. MARY.

CHARITIES OF WRIDE AND OTHERS.

The income of various Charities for poor persons of the parish, of which the vicar and churchwardens are the trustees, amounting together to £54 13s. 10d. a year, is applied approximately as follows:—

	£	s.	d.
Eight poor men at Easter, 10s. each ...	4	0	0
Eight poor women at Easter, 20s. each ; ditto, in clothing	13	0	0
Money gifts of 1s. to 10s. each to poor persons at Christmas	6	19	8
25 loaves given every Sunday after morning service to old men and women ...	14	14	4
Distribution of coals to poor persons at Christmas	15	0	8
Gifts to 8 inmates of the Maison Dieu (see page 171), 6d. each	4	0	
Bread to poor on Christmas Day	15	2	
	£54	13	10

Applications are made on printed forms containing space for particulars to be furnished by the applicants regarding their age, circumstances, earnings, etc., and the trustees go through the list, and, except in special cases, strike out those who are under 60 years of age. Many of the recipients are getting out-door relief.

Hunter's Charity.—The sum of £1 5s. a year, being one-half of the income of the Charity, is added to the sick and poor fund of the parish.

KENINGHAM'S ALMSHOUSES.

These almshouses are under the management of the vicar and churchwardens of St. Mary's, and are for decayed tradesmen of sober life, not less than 60 years of age, and who have for not less than five years been in business and resident householders in the parish of St. Mary; and there is a provision that the widow of a deceased almsman may continue in occupation.

The income of the Charity is £91 4s. 8d. a year.

The almshouses are occupied by one married couple

receiving a stipend of 10s. per week, and two widows, each of whom receives a weekly stipend of 7s. The almspeople are appointed by the vicar and churchwardens, and care is taken that they possess the prescribed qualifications.

TYMPERON'S ALMSHOUSE.

The trustees of this Charity are the vicars of St. Mary and St. John, Beverley, and the vicar of Aldborough. The Charity possesses almshouses at Beverley and Aldborough for the accommodation of ten poor persons, viz., five from St. Mary's, one from the portion of the parish of St. John which lies within the town of Beverley, and four from Aldborough.

The almshouse in Beverley is occupied by five poor widows from the parish of St. Mary and two from Aldborough, there being no eligible candidate from the portion of the parish of St. John lying within Beverley, which portion has very few inhabitants. Each inmate receives a stipend of 5s. per week, and a sum of about £30 a year is expended out of the income of the Charity in providing coals and clothing. The total expenditure on the almshouse at Beverley and its inmates is about £130 a year. The appointments of almswomen are made by the vicars of the respective parishes from their knowledge of deserving poor persons. In some cases the persons selected have been receiving poor-law relief, which is discontinued on their appointment.

PARISH OF ST. MARTIN.

WESTOBY'S HOSPITAL.

The hospital is for three almswomen of the parish of St. Martin, over 60 years of age. The Corporation of Beverley are the trustees of the Charity. The income is £30 7s. 6d. a year.

The inmates of the almshouse, two single women and a widow, are appointed by the Borough Council on the nomination of the Property Committee. Each inmate receives a stipend of 4s. a week.

ROBERTSON'S CHARITY.

The income of the Charity, amounting to £7 6s. a year, is, in accordance with the terms of the trust, applied by the vicar in distributing beef and groceries at Christmas to poor families in Kellgate not receiving Poor-Law Relief. Between 50 and 60 families receive the gift.

NELTHORPE'S CHARITY AND HUNTER'S CHARITY.

The income of Nelthorpe's Charity, 20s. a year, is applied, with offertory moneys, in distributing bread every Sunday in the Minster Church. The sum of £1 5s. a year, Hunter's Charity, is paid to the sick and poor fund of the parish.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of out-goings and management expenses.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-pensioners.	Distribution to the Poor.		General Benefit of Poor.	Remarks.
				In Money.	In Kind.		
The Municipal Charities	£ s. d. 693 0 10	£ s. d. 609 0 10	£ s. d. —	£ s. d. *79 0 0	£ s. d. —	£ s. d. +5 0 0	* Also given in kind. † Grant to Cottage Hospital.
Ellinor	55 10 6	—	—	55 10 6	—	—	
Ferris	3 0 0	—	—	3 0 0	—	—	
Thwaytes Fox	35 7 8	—	35 7 8	—	—	—	
Nethorpe and others	14 0 0	—	—	*14 0 0	—	—	* Also given in kind.
CORPORATION ALMSHOUSES :							
Maison Dieu	—	—	—	—	—	—	No income from endowment.
Bedehouses	2 13 0	2 13 0	—	—	—	—	Also £16 18s. 6d. from the Municipal Charities.
Charles Warton's Hospital	346 9 4	346 9 4	—	—	—	—	
Sir Michael Warton's Hospital	55 0 0	55 0 0	—	—	—	—	
Clarkson	26 17 4	—	—	26 17 4	—	—	
Turner	374 8 0	—	—	—	—	374 8 0	Rewards to female domestic servants within eight miles of Beverley.
Parker's Alms-houses	37 10 0	37 10 0	—	—	—	—	
The Common Pastures	292 7 0	—	—	—	—	298 7 0	For Pasture Freemen and Freemen's Widows.
Walker's Pasture Freemen's Gift	56 0 0	—	—	—	—	56 0 0	Ditto.
PARISH OF ST. MARY :							
Wride and others	55 18 10	—	—	20 8 8	35 10 2	—	
Keningham's Alms-houses	91 4 8	91 4 8	—	—	—	—	
Tymperon's Alms-houses	130 0 0	130 0 0	—	—	—	—	
PARISH OF ST. MARTIN :							
Westoby's Hospital	30 7 6	30 7 6	—	—	—	—	
Robertson and others	9 11 0	—	—	1 5 0	8 6 0	—	
	2,315 5 8	1,302 5 4	35 7 8	200 1 6	43 16 2	733 1 0	

VOLUNTARY CHARITIES.

BEVERLEY LYING-IN CHARITY.

Founded in 1812.

The operations of this Charity are confined to the poor of Beverley who have lived at least one year in the town.

No woman can be assisted "whose husband's wages exceed £1 1s. per week or an average weekly sum of 5s. per head for the entire family not earning wages, and who has not less than two living children, except in cases of great emergency, to be decided by the secretary."

The management is in the hands of a committee, upon which members are co-opted as required.

Annual subscribers are entitled to one ticket for every half-guinea subscribed.

The selection of the recipients rests with the subscribers, who are expected to make inquiries as to the character of those whom they recommend, and to exclude those in receipt of Poor Law relief.

Each recipient has to pay 2s. 6d., and is supplied with medical attendance, the loan of clothes for a month, and bread and gruel every other day for three months. If the clothes are returned in good order a fannel petticoat is given.

A matron is employed, who gives out the stores.

The town is divided into districts, which are placed in charge of visitors, who pay one or more visits after the confinement has taken place. No visit is paid before the confinement.

About 50 to 60 women are helped each year, and the honorary secretary mentioned that the same women are often helped time after time. A register is kept of cases assisted.

The honorary secretary was of opinion that the husbands of the majority of the recipients earned from 18s. to 20s. a week.

The receipts for the year ending December 31, 1906, were: Subscriptions £24, dividends £38, offertories £19, payments from recipients £6; total, £78.

The payments were: Matron's salary £27, medical attendance £27, relief £24; total, £78.

EAST RIDING NURSING ASSOCIATION.

Founded in 1892.

The object of this Association is to nurse patients in their own homes.

The work was extended to Beverley in 1906.

Subscriptions and fees are paid according to the following scale:—

Class.	—	Annual Subscription.	Weekly Fees for Actual Nursing
		s. d.	s. d.
1	Professional men, large farmers, and tradesmen.	5 0	10 6
2	Small farmers and tradesmen, artisans, schoolmasters, &c., and servants receiving at least £1 a week with allowances, such as hinds, gardeners, keepers, &c.	3 0	5 6
3	Cottagers - - -	2 0	3 0

A special feature of the work of the Association is that the nurses in all cases, except in Beverley, sleep in the homes of the patients.

The nurses are not so highly trained as those attached to the Queen Victoria Jubilee Institutions, and are drawn from a different class.

There is a committee consisting of some 150 members, but it does not meet, and the work of the Association is practically in the hands of the honorary secretary.

The nurses number in all 55. During the year ending May 31, 1907, the number of cases nursed throughout the East Riding was 541, and at the end of the year the number of benefit members was 2,895. About half the cases nursed are maternity cases.

The honorary secretary stated that no difficulty was experienced in getting members.

The voluntary subscriptions procured by residents in Beverley for the year ending May 31, 1907, amounted to £19.

The sum paid in subscriptions by benefit members in Beverley during the same period was £38 1s., and in nursing fees £37, from eleven 1st class, ten 2nd class, and nine 3rd class patients. This is said to be the usual proportion at first, but when once the poor become familiar with the idea they form the most numerous class of patients.

Of the benefit members in Beverley 77 paid 2s., 79 paid 3s., and 74 paid 5s.

It has just been decided, so far as Beverley is concerned, to form a District Nursing Branch, and in future the nurses will not live in the houses of those who join under Class III. The subscription for this class is 1s. a year, and the charge for a visiting nurse 2s. 6d. a week, or 6d. for a single visit. The fees are the same for ordinary and maternity cases. If a working man wishes to have a resident nurse he must join under Class II.

Subscribers in Class I. can have the district nurse for 7s. a week, and in Class II. for 3s. 6d.; single visits are charged for at the rate of 1s. each.

It was found necessary to make this change in Beverley owing to the lack of proper accommodation in the houses of the poorer classes.

CHURCH AND CHAPEL CHARITIES.

The income of the Sick and Poor Funds of the four Church of England churches in Beverley, apart from endowments, for particulars of which see page 172, came to £150 for the year ending December 31, 1906. This sum included £3, the amount of the bonus given through a clothing club.

In the case of each parish, the funds are administered by the clergy and district visitors.

There are nine other churches, and the sum received during the same period by the seven which replied to our inquiries amounted to £41.

SUMMARY OF VOLUNTARY CHARITIES IN BEVERLEY.

Name of Charity.	Receipts for 1906. £
Beverley Lying-in Charity - - -	78
East Riding Nursing Association - - -	19
Beverley Clothing Club* - - -	27
Churches and Chapels - - -	191
	<u>315+</u>

* See under Thrift Agencies.

† Subject to Management Expenses.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent Friendly Societies in Beverley at the end of 1905 were as under:—

	Members.	Funds. £
Ancient Order of Foresters (1 branch) -	304	1,287
Grand United Order of Oddfellows (3 branches) - - -	720	2,963
Independent Order of Oddfellows (Manchester Unity) (2 branches) - - -	927	10,601*
Rechabites (Salford Unity) (1 branch) -	15	6
National United Order of Free Gardeners (1 branch) - - -	67	419
Sons of Temperance (1 branch) - - -	438	19*
United Order of Druids (1 branch) -	236	677
	<u>2,707</u>	<u>15,972</u>

* In the case of this society the funds of the branches are centralised.

At the end of December, 1906, the Hearts of Oak had 46 and the National Deposit Friendly Society 127 members in Beverley. This makes a grand total of 2,880 members of registered Friendly Societies, which is equal to a percentage of 21·8 of the population of 1901, and is higher than that for Norwich (18·6).

When last valued in December, 1902, the two Lodges of the Manchester Unity of Oddfellows both had surpluses which amounted altogether to £3,658.

The Court of Foresters at the last valuation in 1904 was worth 15s. 2d. in the £.

There is an unregistered permanent society called the Mariners' Society, which dates back to 1816, and has 98 members, nearly all being bargemen.

A special feature of the society is that it gives an annuity of 2s. a week to all members at the age of 70 when sick pay ceases. At the end of June, 1907, 11 members were in receipt of this benefit.

SUPERANNUATION ALLOWANCE.

Neither the Ancient Order of Foresters nor the Manchester Unity of Oddfellows give superannuation allowances.

SHARING-OUT CLUBS.

We were informed that there were no clubs of this description in Beverley.

BEVERLEY FLEMINGATE TANNERY FRIENDLY SOCIETY.

This club was established in 1874, and we think is of sufficient importance to deserve special mention.

Membership is open to all workmen regularly employed by the firm who are under 40 years of age. Workmen who do not join within two years after being regularly employed are not accepted as members.

There are three tables of contributions, which vary from 3d. to 11d. a week. Under tables 1 and 2 the payments are 3d. and 4d. per week respectively, while under table 3 the contributions are graduated, commencing at 6d., and rising to 11d. a week according to age.

The benefits in sickness and old age vary from 8s. 6d. a week for the first eight weeks and 5s. a week as long as required, to 10s. a week, which continues as long as required.

The funeral benefits are £6 on death of a member, £5 on death of member's first wife, £2 10s. on death of his second wife, and £1 on death of a child under 14 years of age.

A sum of 5s. a week for a year is granted to a member's widow clear of contributions if she remains a widow and conducts herself satisfactorily.

The firm give a very large annual contribution to the funds of the club, which for the year ending December 7th, 1906, was more than £100 in excess of the members' payments.

The membership in 1906 was 337. In the course of the year £829 was paid out for sick, old age and widows' benefits.

The sick pay virtually becomes a pension in chronic cases of sickness.

TRADE UNIONS.

There appear to be four trade unions with branches in Beverley, viz. :—

Name of Union.	Membership December, 1906.
Amalgamated Society of Engineers ¹	- - 12
Amalgamated Society of Carpenters and Joiners ¹	50
Associated Shipwrights' Society ³	- - - 52
United Society of Boiler Makers and Iron and Steel Shipbuilders ²	- - - 120
	<hr/> 234

BENEFITS GIVEN BY TRADE UNIONS.

¹See particulars given under Norwich (page 107).

²See particulars given under York (page 136).

³Sick, out-of-work, lock-out or strike, death and superannuation.

There is no District Trades Council in Beverley.

BEVERLEY AND DISTRICT CO-OPERATIVE SOCIETY.

This Society was started in 1900, and on December 31st, 1906, the members numbered 453, of whom about 400 were resident in Beverley.

On July 1st, 1907, the members' share capital amounted to £1,551.

The following figures show how the Society has progressed in the matter of sales.

Year.	Sales.
1900	- - - - £171
1903	- - - - £4,413
1906	- - - - £9,085

The sales are for the most part confined to grocery and drapery. The dividend in the pound on purchases has been 1s. 8d. on the average during the last three years.

BUILDING SOCIETIES.

The following, taken from the Annual Report of the Chief Registrar of Friendly Societies for 1905, is a list of Building Societies which had their chief office or place of meeting in Beverley :—

Incorporated Societies.

Name of Society.	Members.	Assets.
Beverley Permanent Benefit	- - 560	£18,229
Beverley District 634th Star-Bowkett	71	2,150
	<hr/> 631	<hr/> £20,379

EAST RIDING SAVINGS BANK.

(Trustee Savings Bank.)

This Bank was established in 1818, and is certified under the Act of 1863.

In November, 1906, the number of accounts open stood at 1,679, and the total amount due to depositors was £64,133. The interest is at the rate of 2½ per cent.

The following figures show how the deposits have varied during the last thirty years :—

Year.	Due to Depositors.
1876	- - - - £69,366
1896	- - - - 55,316
1906	- - - - 64,133

The sums held by depositors on November 30th, 1906, other than banks and societies, were as under :—

No. of Depositors.	—	Amount.
		£
364	Balances not above £1 - -	77
235	Above £1 and not above £5 -	609
143	„ £5 „ „ £10 -	1,002
115	„ £10 „ „ £15 -	1,410
73	„ £15 „ „ £20 -	1,262
139	„ £20 „ „ £30 -	3,282
93	„ £30 „ „ £40 -	3,210
73	„ £40 „ „ £50 -	3,185
142	„ £50 „ „ £75 -	8,492
73	„ £75 „ „ £100 -	6,302
49	„ £100 „ „ £125 -	5,371
42	„ £125 „ „ £150 -	5,738
59	„ £150 „ „ £200 -	10,086
45	„ £200 - - - -	9,284

The secretary was of opinion that the greater number of the depositors lived outside the town.

YORKSHIRE PENNY BANK.

Beverley Branch.

The following return shows the progress made by this Bank during the past twenty years :—

Year.	Depositors.	Due to Depositors, December 31st.	Average Account.
		£	£ s. d.
1886 - -	359	350	0 19 5
1896 - -	421	1,713	4 1 4
1906 - -	1,079	9,514	8 16 4

The rate of interest is 2½ per cent.

The manager stated that practically all the depositors were drawn from the working classes, and about 90 per cent. resided in Beverley.

BEVERLEY CLOTHING CLUB.

Founded about 1805.

Members of this Club pay 24s. in the course of the year by weekly payments of 6d., to which is added a bonus of 2s. or 2s. 6d. according to the state of the funds.

The number of members who joined for the year ending October 31st, 1906, was 243.

The receipts for the year were deposits £259, sub-

scriptions £23, dividends £4, and bank interest £3, total £289.

The payments were for goods supplied £286, and printing £3, total £289.

The management is in the hands of a committee and two honorary secretaries.

SUMMARY of the members and of the capital held by certain of the Thrift Agencies in Beverley. (Population 13,183 in 1901.)

Name of Thrift Organisation.	Members.	Capital.
Registered Friendly Societies		£
(Adults only) - - -	2,880	15,972*
Co-operative Society - -	453	1,551
Building Societies - -	631	20,379
Trustee Savings Bank - }	2,758	73,647
Yorkshire Penny Bank - }		
	6,722	111,549

*This does not include the capital held by the 173 members in centralised Friendly Societies.

POOR LAW RELIEF.

The population of the Beverley Union in 1901 was 24,454, while that of the town of Beverley was 13,183, which comprised, therefore, rather more than half of that of the Union.

Relief is administered by a Committee composed of the whole Board.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF.—BEVERLEY UNION.

1905.			Persons 60 and ove in Popula- tion.	Paupers 60 and over per 1,000 Po- pulation.	Paupers January 1st, 1905.							Paupers over 60 to Popula- tion over 60.
Population of Union (estimated).	* Paupers (Jan. 1).	Per Cent.			In.		Out.		† Over 60			
					No.	Per Cent.	No.	Per Cent.	Total.	No.	Per Cent.	
24,622	719	2·9	2,536	103	117	16	602	84	719	402	56	15·8

* Excluding Lunatics and Vagrants.

† Proportions in September, 1903.

If Beverley Union is compared with other Unions of similar character its rate of pauperism will be found to be decidedly high. The percentage of paupers to population on January 1, 1905, for the ten semi-rural Unions in the East and North Riding was 2·2. The higher rate of pauperism in the Beverley Union may be partly due to the fact that it contains rather a larger proportion of old people in the population than most of the other Unions.

During the twenty years 1885 to 1905 there has been some increase in pauperism in the Beverley Union. On September 1st, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 2·6, and on the same date in 1905 the figure was 2·9.

The expenditure on relief has risen considerably. For the year ending Lady-Day, 1882, the total cost of relief was £6,819, and for the year ending Lady-Day, 1905, the cost was £10,171. Of the later sum £1,530 was spent on in-maintenance, and £3,975 on out-relief. In 1881-2 the expenditure per head of population was 5s. 10d., and in 1904-5 it was 8s. 4d. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the town of Beverley for the year ending Lady-Day, 1906, was £1,800 14s. 6d.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

In Beverley, as in so many other places which we have visited, there were no administrative relations between the Poor Law Guardians and the trustees of

the various charities. None of the present trustees are members of the Board of Guardians.

The policy of the board is definitely one of out-relief. On January 1st, 1905, out of every 100 paupers relieved 84 were given out and 16 in-door relief.

A very large number of the recipients of doles from the Charities are in receipt of Poor Law Relief. In the case of one Charity out of a total of 260 recipients 92 were in receipt of out-relief, in another out of 198 recipients 119 were receiving out-relief, and in another out of 90 recipients 48 were receiving out-relief.

The statement was made by an informant in a position to judge, which was also made in Kendal, that "if the doles were not given to Poor Law relief cases the money could not be spent."

Two Poor Law Guardians expressed the opinion that the doles had a very demoralising effect, and led people to make application for relief.

"Fewer Charities, fewer paupers," was the verdict of one Guardian.

As has been already mentioned, some of the almshouses are either poorly endowed or without endowments for stipends, and many of the inmates have to depend upon out-relief. In one almshouse with 4 inmates 3 were receiving out-relief, and in another with 16 inmates all were receiving out-relief. This is, in our judgment, highly unsatisfactory, and would be quite unnecessary if the many Dole Charities were pooled and applied in the form of stipends for the inmates.

Seeing that there is accommodation in Beverley town for 91 almspeople, counting a married couple as two persons, and that the income of the Endowed Charities, apart from £374 which is given in the form of

rewards to domestic servants, amounts to £1,643 a year, it might be thought that there would be but few paupers, yet on January 1st, 1906, there were (excluding lunatics and vagrants) 93 inmates of the workhouse and 319 persons in receipt of out-relief from the town, making a total of 412.

If the population of 1901 be taken the above figures show that the percentage of paupers to population in Beverley on January 1st, 1906, was 3·1.

The following are examples of persons in receipt of out-relief who were either in almshouses or the recipient of doles.

No. 359.—A couple aged 77 and 69 respectively, in almshouse. Man had been a painter, and said he had worked 38 years for one firm. Member of Manchester Unity of Oddfellows. One son and three daughters, all married. In receipt of 1s. 10d. a week stipend as inmates of almshouse, and 6s. outdoor relief; also recipients of 10s. (Ellinor's Charity), 5s. (Clarkson's Charity), 2s. (General Charities), and 2 cwt of coal (St. Mary's Charities) annually. Well spoken of by several reliable people.

No. 362, widower, aged 73, in almshouse. Was formerly a gardener. Member of Grand United Order of Oddfellows. Has one son married, who does not help. There is no stipend from the Almshouse Charity, but he receives 3s. a week from his club, 3s. out-relief, and earns about 1s. a week. Is also recipient of 5s. annually from Clarkson's Charity, and help in kind

during winter months from a private source. Character said to be unsatisfactory by four credible informants.

No. 381, widower, aged 79, a cobbler. Has one son married; address unknown. Rents small cottage at 2s. a week plus Poor Rate. Is not strong, and has not been able to earn much for some years. Has 4s. a week out-relief besides earnings, about 1s. a week; also has doles of 2s. from General Charities and 5s. Clarkson's Charity annually. Home very poor, but fairly clean. Said to be steady and hard-working.

No. 384, widow, aged 52, a charwoman, with a boy of school age. Rents a cottage (1s. 3d. a week plus Poor Rate), poorly furnished, but clean. Has had out-relief since husband died, nine years ago. Income, out-relief 4s. and earnings (woman's estimate) 1s. a week. Also has help from dole Charities. Said to be very respectable, and to have had a hard struggle.

No. 387, couple, aged 70 and 72 respectively, natives of Beverley. Man used to be a labourer, now does hawking, by which he says he earns 3s. a week. Two married daughters. Rents a cottage (2s. a week plus rates), in very bad state of repair. Woman very dirty, as was also the room. Guardians give 5s. a week out-relief. Also recipients of 10s. (Ellinor's Charity), 5s. (Clarkson's Charity), 2s. (General Charities), and two bags of coal (St. Mary's Charities) annually. Said by five informants to be beggars and intemperate.

BEVERLEY.

Population (1901) 13,183.

SUMMARY of the income derived from Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	2,315	5	8
Voluntary Charities - - - - -	315	0	0
Out-relief (year ending Lady-Day 1906) - - - - -	1,800	14	6
	<u>£4,431</u>	<u>0</u>	<u>2</u>

REPORT ON LICHFIELD.

TABLE OF CONTENTS.

	PAGE.		PAGE.
The Industries of Lichfield - - -	179 [179]	Tabular Summary of Endowed Charities -	182 [182]
Rates of Wages - - -	179 [179]	Voluntary Charities :—	
Rents - - -	179 [179]	Lichfield Victoria Nursing Home -	184 [184]
Endowed Charities :—		Ladies' Association for the Care of	
St. John's Hospital - - -	179 [179]	Friendless Girls - - -	184 [184]
The Municipal Charities - - -	179 [179]	White Ribbon Mission Home - - -	184 [184]
Dr. Milley's Hospital - - -	179 [179]	White Ribbon Maternity Home - - -	184 [184]
Lowe's Charity - - -	180 [180]	Church and Chapel Charities - - -	184 [184]
Fecknams' Charity - - -	180 [180]	Charity Organisation Society - - -	184 [184]
Henry Smith's Charity - - -	180 [180]	Summary of Voluntary Charities - - -	185 [185]
Wakefield's Charity - - -	180 [180]	Thrift Agencies :—	
Passam's Charity - - -	180 [180]	Friendly Societies - - -	185 [185]
Hinton's Charity - - -	180 [180]	Trade Unions - - -	185 [185]
Haworth's Charity - - -	180 [180]	Co-operative Society - - -	185 [185]
Slaney's Charity - - -	180 [180]	Provident Dispensary - - -	185 [185]
Phoebe Simpson's Charity - - -	181 [181]	Poor Law Relief - - -	185 [185]
Newton's Institution - - -	181 [181]	Administrative Relations of Charity and	
Payments by Sacrist - - -	181 [181]	the Poor Law - - -	186 [186]
Parish of St. Mary - - -	181 [181]	Tabular Summary of Income of Endowed	
Parish of St. Michael - - -	181 [181]	and Voluntary Charities and Expenditure	
Parish of St. Chad - - -	181 [181]	on Out-relief - - -	186 [186]
Parish of Christ Church - - -	181 [181]		
The Close - - -	181 [181]		

LICHFIELD (STAFFORDSHIRE).

Population (1901), 7,902.

Lichfield is not the centre of any industry, and only to a limited extent can it be called a residential locality; it is, indeed, a typical small cathedral city. There are three breweries employing under 200 men, two small iron foundries, and about 150 men are employed by an architectural sculptor. The only other occupation of any importance is market-gardening, but this is stated to have declined of late years.

WAGES.

The wages of brewers' labourers are 18s. a week; waggoners, however, earn more; market-gardeners receive 3s. or 3s. 6d. a day, and the work is, of course, seasonal. The only considerable body of skilled workmen are those engaged in the architectural carving above mentioned. Wood carvers receive from 8d. to 1s. 6d. an hour according to their skill; joiners are paid 8d., masons 8½d., and labourers 5d. to 6d. an hour.

RENTS.

The rents paid by the majority of the working-class population are from 2s. 6d. to 3s. 6d. a week. Better class houses for artisans fetch 5s., 6s., and even 7s. a week.

Lichfield is not a place which is growing to any extent; the population, which was 7,347 in 1871, had only increased by 555 in 1901.

ENDOWED CHARITIES.

ST. JOHN'S HOSPITAL.

This is an ancient Foundation, governed by statutes made by the Bishops of Lichfield for the time being, who are the visitors.

Under these statutes (which will shortly be superseded by a scheme of the Charity Commissioners) the establishment consists of a master (in priest's orders) appointed by the Bishop, a chaplain, and 13 almsmen. The Foundation also included a school, but this was abolished many years ago, and a payment of £5 a year was made to Lichfield Grammar School.

The income of the Charity, including certain payments from other Charities, amounts to about £1,250 a year, and owing to the falling in of leases this sum will be considerably increased at an early date.

Subject to the visitation of the Bishop, the management of the Charity and the appointment of the chaplain and almsmen (with the exception of one almsman, who is appointed by the Prebendary of Freeford) rest with the master.

The chaplain receives a stipend of £90 a year, with rooms in the Hospital.

There are 12 inmates of the Hospital, each of whom receives a stipend of 7s. per week and 2 cwt. of coals and a coat annually, besides medical attendance and nursing. There is also one out-pensioner, who receives the same stipend. The almsmen are usually chosen from Lichfield, but sometimes from other parts of the diocese. They are required to be over 60 years of age and members of the Church of England, and must never have been in receipt of Poor Law relief. With the view of hearing of suitable persons for appointment, the master makes inquiries of the clergy and the trustees of other Charities.

After payment of outgoings and the expenses of the Hospital establishment, the residue of the income, which amounts to about £550 a year, is retained by the master for his own use, and he also has the occupation of an excellent house and grounds.

By the scheme of the Charity Commissioners above referred to, which has been prepared in view of the expected increase in the income of the Charity, it is proposed to constitute a body of trustees, and, saving the rights of the present master, to assign a portion of the endowment to educational purposes, to provide for the future emoluments of the master and the support of the almshouse establishment, and, subject thereto, to apply the residue of the income in payment of out-pensions.

THE MUNICIPAL CHARITIES, AND CHARITIES OF THE BIDDULPHS, SIR T. BIDDULPH, AND LUNN.

These Charities are administered by a body of

trustees, 15 in number, of whom three are appointed by the Town Council, three by electors of the north ward, two by electors of the south ward, and seven are co-optative.

The Charities have a gross yearly income of about £650. The outgoings for repairs, etc., replacement of sums expended in rebuilding house property, and management expenses amount to £150-£200 a year, leaving between £450 and £500 available for charitable purposes.

Formerly a sum of £120 a year was applied in grants to the various public elementary schools of the city, and the greater portion of the residue of the income was distributed in doles, but in 1899 the trustees established a system of pensions in lieu of the doles, and since that date a substantial portion of the income has been applied in the maintenance of old age pensions. A scheme of the Charity Commissioners has recently been published whereby it is proposed to set aside a sum of £130 a year for educational purposes, to legalise the expenditure on pensions, and to provide for the reconstitution of the body of trustees, the system of direct appointment by the ward electors having been found unsatisfactory.

The present application of the income of the Charities is as follows:—

A sum of £230 to £250 is applied in the maintenance of six almswomen occupying an almshouse belonging to one of the Charities and 15 out-pensioners (male and female). The almswomen receive stipends of 4s. a week each, with a small annual allowance of coals. Six of the pensioners receive 5s. a week each, eight receive in summer 3s. and in winter 5s. a week each, and one receives 2s. a week. Payment of the stipends and pensions is made weekly at the office of the clerk to the trustees. The almspeople and pensioners are old or infirm people, and in making appointments the trustees give a preference to those who have resided longest in the city. No notice of vacancies is issued, but the existence of the pensions is well known and the applicants are numerous, their names being entered on a waiting list. The trustees consider that they are sufficiently well acquainted with the circumstances of the applicants without requiring the filling up of any application form, and for the same reason they do not require any testimonials as to character.

A small sum not exceeding £6 or £8 a year is expended in providing tools or outfits for apprentices. It is not usual in Lichfield to pay apprenticeship premiums.

A yearly subscription of £25 is given to the Nursing Home, of which an account is given below.

A sum of £30 or £40 a year is applied in money grants, usually of 5s. each, given in cases of sickness or other special distress. The distribution of these sums is in the hands of committees consisting of three or four trustees for each of the four districts of St. Mary, St. Chad, St. Michael, and Christ Church. Inquiries are made by the committees, and payments are made by orders signed by two members of the committee.

DR. MILLEY'S HOSPITAL.

This is an almshouse and pension Charity, regulated by Schemes of the Charity Commissioners.

The trustees are the Dean of Lichfield (*ex-officio*), two trustees appointed by the City Council, one appointed by the trustees of Fecknam's Charity (mentioned below), and three co-opted trustees.

The gross yearly income of the Charity, including receipts from Fecknam's Charity and from the Corporation, amounts to about £540. The outgoings for repairs, rates, management, and replacement of stock sold for rebuilding amount to about £220, leaving about £320 as the net income.

The almshouse of the Charity has recently been restored at a cost of about £750. It has accommodation for eight almspeople. There are at present seven inmates of the almshouse, and six out-pensioners. The qualifications of the inmates and pensioners are that they should be poor women of good character, who have resided in Lichfield for not less than three years, who have not during that period received Poor Law

Relief, and who from age or infirmity are unable to maintain themselves.

The almswomen receive stipends of 7s. per week, with an additional payment for one of them who acts as matron, and they are also provided with medical attendance. The pensioners receive 7s. per week.

Public notice is given before filling up a vacancy, and applications are made on a printed form, which is as follows:—

- 1.—What is your Name?
- 2.—What is your Age?
- 3.—Where do you reside? State Parish and Street, and Name of Landlord.
- 4.—In what Parish were you born, and where Baptised?
- 5.—In what Parish was your husband born?
- 6.—What has been your station, occupation, and employment generally during life, and that of your husband?
- 7.—How are you now employed, or by whom maintained?
- 8.—Have you any relations or friends able to maintain you?
- 9.—How long have you lived in Lichfield?
- 10.—Are you a Member of the Church of England?
- 11.—And if so, are you a communicant?
- 12.—Insert the date of Application?
- 13.—Have you ever received Poor Law Relief, and if so, when did you last receive it.

A certificate as to the truth of the statements and the good character of the applicant is required from the minister or four householders of the parish and from one of the churchwardens. It will be observed that the form contains no question as to the amount of the applicant's income, while on the other hand Questions 10 and 11 seem to be irrelevant, as the scheme does not provide for any denominational preference. The persons appointed are in practice always members of the Church of England. The other qualifications prescribed by the scheme are adhered to. Inquiries are made by the clerk whether any of the applicants have been in receipt of Poor Law relief, and whether they are getting any relief from the other pension Charities. Before an election each trustee is furnished with a list containing particulars of the applicants, who usually number about 40. The successful candidates are of advanced age—usually nearer 70 than 60.

LOWE'S CHARITY.

This Charity, which is regulated by schemes of the Charity Commissioners made in 1886 and 1891, is administered by a body consisting of five trustees appointed by the Town Council and seven co-operative trustees.

On the reletting of some property, which is at present vacant, the gross yearly income of the Charity will amount to about £520. The net income, after payment of the cost of repairs and other outgoings and management expenses, amounts to about £380.

The schemes direct that the income shall be applied as follows:—

A coat, cap, one ton of coals, and not more than 7s. in money to be given to each of 12 poor, honest, industrious, and aged men, householders of the city; pensions of not less than 3s. and not more than 6s. per week to be paid to 12 poor men of good character, who have resided for not less than three years in the city, and not received Poor Law relief during that period, and who, from age, etc., are unable to maintain themselves, with a preference for those reduced from better circumstances.

The remainder of the income to be applied for the benefit of the poor of the city by subscriptions to hospitals and provident clubs and payments for nursing.

The annual income is applied in accordance with the scheme, as to a sum of about £30, in providing each of 12 old men with a coat, etc.; as to a sum of about £185 in payment of pensions of 6s. a week to each of 12 pensioners qualified as mentioned above; and as to the residue in payment of £5 to each of four parish clothing clubs and in grants to hospitals and convalescent and nursing homes, and in payment of the railway fares of patients. The procedure as regards notice, application, and appointment of beneficiaries is the same as in the case of Milley's Hospital.

FECKNAM'S CHARITY.

The income of the Charity amounts to £97 2s. 3d. a year, out of which a sum of between £50 and £60 a year is divided between St. John's Hospital and Milley's Hospital. The residue of the net income is

applicable in pensions, but as yet no pensions have been established, and the income has been accumulated.

HENRY SMITH'S CHARITY.

This Charity, which is for the poor of the city, is administered by the churchwardens of St. Mary's. The income is £18 a year, from which property tax and land tax are deducted, leaving about £16 16s. net. This sum is applied in an annual distribution of flannel to poor women on St. Thomas's Day, in quantities of three yards to each person. There are about 200 applicants, of whom about 100 receive the gift, preference being given to aged widows and women with large families. The recipients are not usually persons receiving Poor Law relief, but receipt of such relief is not treated as a disqualification.

WAKEFIELD'S CHARITY.

The full number of trustees of the Charity is twelve, but at present the number has been reduced to four. The income (after deducting a sum payable for educational purposes) amounts to £103 5s. 4d. About half of this sum goes in payment of repairs, rates, tithe and management expenses, and the other half is distributed to poor householders in doles of 2s. 6d. to 3s. 6d. each. The applicants, who number over 400, attend at the Guildhall, when the steward takes down their names. The list is afterwards submitted to the trustees, who strike out the names of such as are of notoriously bad character or who are known to be in easy circumstances; and persons in receipt of Poor Law relief or of pensions from other Charities are also excluded. The others, to the number of between 300 and 400, receive the gift on presentation of a ticket.

PASSAM'S CHARITY.

The Charity is administered by the incumbent and churchwardens of each of the three parishes of St. Mary, St. Chad, and St. Michael. The income is derived from Consols, and amounts to £26 12s. 8d. a year. After payment of management expenses, amounting to about £3 a year, the remainder of the income is distributed in sums of 3s. to about 160 poor women, mostly widows. A list is submitted to the trustees in the same way as in the case of Wakefield's Charity, and if nothing is known against an applicant she gets the Charity.

HINTON'S CHARITY.

This is a Charity for the poor of several places, including Lichfield.

The trustee of the share belonging to Lichfield, which amounts to about £26 a year, is the Mayor of Lichfield, and the amount received is applied by him in giving relief in cases of sickness or distress by money gifts, usually of 5s. each. The clergy and Non-conformist ministers are invited to recommend suitable cases for assistance.

HAWORTH'S CHARITY.

The Very Rev. the Dean of Lichfield is the trustee of a sum of £1,804 10s. 2d., Consols, representing the investment of a legacy of £2,000 (less duty), given by Margaret Haworth for the very poor of the City of Lichfield, with preference for consumptive patients and little chimney-sweeps.

The testatrix died in 1867, and the bequest was subject to a life interest, which expired in 1888. The trustee is the Dean of Lichfield for the time being.

The income, amounting to £45 2s. a year, is applied by the Dean in giving monetary and other relief in cases of poor persons, known to himself or brought to his notice by other clergy, or by the Charity Organisation Society. The assistance is usually given in cases of sickness or convalescence, and preference is given to consumptive patients.

SLANEY'S CHARITY.

The income of this Charity, which is derived from Consols, and amounts to £19 0s. 8d. a year, is divisible equally between the three parishes of St. Mary, St. Michael and St. Chad, to be applied in providing clothing, with a badge, for poor men in each parish. After payment of an agent's fee of 10s. 6d. the share of each parish amounts to about £6 3s. 5d. An account of the apportionment is given under the respective parishes.

PHOEBE SIMPSON'S CHARITY.

The income of this Charity, amounting to £18 a year, is divided equally between St. John's Hospital and the three parishes of St. Mary, St. Michael, and St. Chad. The parish shares are applied as mentioned below.

NEWTON'S INSTITUTION.

This Institution, which is situate in the Close, provides rooms and a pension of £50 a year to widows and unmarried daughters of deceased clergymen of the Church of England, with a preference in the first place for the widows and daughters of clergy of the cathedral church of Lichfield, and in the second place for the widows and daughters of clergy of the diocese of Lichfield. Applicants must be over 50 years of age, and must have an income of less than £30 a year.

As the trusts are chiefly diocesan or general, it seems unnecessary to give a more particular account of the Charity in the present Report.

PAYMENTS BY SACRIST.

In the Report, published in 1822, of the former Commissions for inquiry concerning Charities, mention is made of a payment of £3 a year made by the sacrist of the cathedral for a distribution of bread to the poor of the three parishes of Lichfield and of the Close.

The present sacrist, on his appointment, learned that it was customary for the sacrist to make the following distribution of bread, which he accordingly continues to make:—10s. worth to the poor of the parish of St. Michael, on St. Thomas's Day; 20s. worth to householders in the Close, almspeople and others, on St. Thomas's Day; 5s. to 10s. worth of buns to children on Ascension Day.

Under a deed dated 11th May, 1265, preserved in Lichfield Cathedral, the sacrist receives annually 10 marks (£6 13s. 4d.), 5 marks thereof to be distributed in bread to the poor. It seems probable that the distribution above mentioned is made in respect of this gift. The remainder of the money received is applied for ecclesiastical purposes.

PARISH OF ST. MARY.

Slaney's Charity.—The share of income received by the parish of St. Mary, amounting to about £6 3s. 5d. a year, is applied by the churchwardens in giving a pair of boots to each of 12 old men.

Phoebe Simpson's Charity.—The share of this Charity, £4 10s. a year, is applied, with money from the church alms account, in payment of a pension of 2s. 6d. a week to a man suffering from consumption with an invalid wife.

Robinson's Charity.—This Charity is for distribution to the poor of the parish on Christmas Day. There is at present only one trustee. The income is derived from Consols, and amounts to £15 a year. A sum of about £2 is given in money to three persons through the Charity Organisation Society, and the remainder of the income is applied in distributing coals to the value of 10s. in each case among poor persons recommended by the vicar.

PARISH OF ST. MICHAEL.

Slaney's Charity.—The share of this Charity received by the parish of St. Michael, amounting to £6 3s. 4d. a year, is applied by the rector and churchwardens in the purchase of boots, which are given at Christmas to 10 old men or men with large families.

Charities of Phoebe Simpson and others.—The income of these Charities, viz.:—

	£	s.	d.
Phoebe Simpson	-	-	4 10 0
Bayley	-	-	2 9 8
Gregory	-	-	1 0 0
	7	19	8

is given by the rector to aged or sick persons in small money gifts. A good many of the recipients are getting Poor Law relief.

Mason's Charity.—The income of this Charity, which is derived from Consols, and amounts to £19 14s. a year, is applicable in the distribution of clothing to poor persons residing in Greenhill and St. John's Street, in the parish of St. Michael, and not receiving Poor Law relief. The materials for a dress, with 2s. for making them up, are given annually to each of 30 poor women, and a coat costing 25s. and a hat are given to each of six old men. The recipients are

nominated by the rector and churchwardens of St. Michael's, and are selected from that parish, but not exclusively from the district and street mentioned above. Care is taken to exclude from participation in the Charity persons receiving Poor Law relief.

Mary Jane Hodgson's Charity.—Under the will of Mary Jane Hodgson the dividends on a sum of £311 5s. 8d. India Three per Cent. Stock are applicable for keeping in order certain graves, and the balance is to be divided by the vicar and churchwardens among five deserving widows of the parish not receiving Poor Law relief.

Hitherto the income has been applied for restoring the graves, and no balance has been available for distribution.

PARISH OF ST. CHAD.

Phoebe Simpson's Charity.—The share of income received by the parish of St. Chad, amounting to £4 10s. a year, is in part applied towards making up a pension of 3s. 6d. a week paid to a cripple through the Charity Organisation Society, and the remainder is given by the rector in money gifts to several poor widows.

Slaney's Charity.—A sum of about £6 3s. 5d. a year is received as a share of this Charity, and is applied in giving a pair of boots, costing 18s., to each of six or seven men selected by the rector. Some of the recipients are able-bodied men earning good wages.

Turnpenny's Charity.—The sum of 6s. 8d. a year is applied in distributing 80 penny rolls on Ascension Day at the church porch to poor people nominated by the rector and churchwardens.

Alice Simpson's Charity.—The sum of 10s. a year is given in sums of 1s. to ten poor widows chosen by the rector and churchwardens.

Priest's Charity.—The income, £1 18s. a year, is applied in giving a shawl to each of five poor women appointed by the rector and churchwardens. The receipt of Poor Law relief is not treated as a disqualification for this Charity or the other Charities.

PARISH OF CHRIST CHURCH.

The Buckeridge Almshouses.—These consist of two cottages, given to the parish, and used as almshouses. They are occupied by two inmates appointed by the Vicar. Each inmate pays 1s. a week rent, the full value of the cottage being 3s. a week. The rents are applied in payment of rates and repairs.

Mrs. Richard Hinckley's Memorial.—The income of this Charity, which is derived from Consols, and amounts to £5 13s. 4d. a year, is given by the Vicar and Churchwardens in sums of £1 to poor persons, usually widows.

Richard Hinckley's Charity.—The income of this Charity, amounting to £50 a year, is applicable to any one or more of the following objects at the discretion of the trustees, viz.:—

1. For the services and repairs, etc., of the church of the parish.
2. For the repairs of certain tombs.
3. For the benefit of the deserving poor of the parish.

Hitherto a portion of the income has been applied for church purposes and the remainder has been accumulated.

Seckham's Charity.—The income of this Charity, amounting to about £6 11s. a year, is payable to the vicar and churchwardens, to be applied in keeping in repair a tomb in the churchyard and a memorial tablet in the church, and the fabric of the church upon which the same stands, and the balance to be given annually to two poor widows of the parish.

No part of the income has as yet been applied for eleemosynary purposes, and at the close of the accounts for 1906 there was a balance of £26 9s. 8d. in hand.

THE CLOSE.

The Rev. Rowland Muckleston's Charity.—This Charity, which was founded by will in 1897, is for the deserving poor of the Close, regardless of religious creed. The trustees of the Charity are the two trustees of the testator's will, neither of whom is connected with Lichfield, and the clerk to the trustees is a solicitor at Hereford. The income, consisting of dividends amounting to £71 5s. a year, is applied (less £5 5s. for agency fee) in payment of four pensions of from £13 to £19 a year, and there is at present one vacancy. The pensioners are respectable elderly women in reduced circumstances resident in the Close. There are very few persons in the Close who can be called strictly poor.

TABULAR SUMMARY OF ENDOWED CHARITIES

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Charity.	Gross Yearly Income.	Almspeople.	Pensioners.	Apprenticing.	Medical Relief and Nursing.	Provident Clubs.	Distribution to the Poor.		Remarks.
							In Money.	In Kind.	
St. John's Hospital	£ s. d. 525 0 0* (about)	£ s. d. 506 16 0	£ s. d. 18 4 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	* After deducting payments to master, chaplain, and school trustees.
Municipal, and Charities of the Biddulphs, Sir T. Biddulph and Lunn.	£ s. d. 650 0 0 (about)	£ s. d. 68 0 0	£ s. d. 509 0 0†	£ s. d. 8 0 0	£ s. d. 25 0 0	£ s. d. —	£ s. d. 40 0 0	£ s. d. —	† This includes residuary income applicable for pensions and other purposes of the Charity, subject to payment of outgoings and expenses.
Milley's Hospital	£ s. d. 540 0 0	£ s. d. 185 0 0	£ s. d. 355 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	
Lowe	£ s. d. 520 0 0 (about)	£ s. d. —	£ s. d. 185 0 0	£ s. d. —	£ s. d. 285 0 0	£ s. d. 20 0 0	£ s. d. 4 4 0	£ s. d. 25 16 0	
Pecknam	£ s. d. 42 0 0‡	£ s. d. —	£ s. d. 42 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	‡ After deducting payments to St. John's and Milley's Hospitals. The residue is at present being accumulated.
Henry Smith	£ s. d. 18 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 18 0 0	
Wakefield	£ s. d. 103 5 4	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 103 5 4	£ s. d. —	
Passam	£ s. d. 26 12 8	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 26 12 8	£ s. d. —	
Hinton	£ s. d. 26 0 0 (about.)	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 26 0 0	£ s. d. —	
Havorth	£ s. d. 45 2 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 45 2 0§	£ s. d. —	§ Usually given in cases of sickness.
Slaney	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	See Parishes of St. Mary, St. Michael, and St. Chad.
Phoebe Simpson	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	See Parishes of St. Mary, St. Michael, and St. Chad, and St. John's Hospital.
Newton's Institution	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	The Charity is mainly diocesan or general.
Payments by Sacrist	£ s. d. 2 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 2 0 0	The full amount applicable seems to be £3 6s. 8d.
PARISH OF ST. MARY.									
Stanley	£ s. d. 6 6 10	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 6 6 10	
Phoebe Simpson	£ s. d. 4 10 0	£ s. d. —	£ s. d. 4 10 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	
Robinson	£ s. d. 15 0 0	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 2 0 0	£ s. d. 13 0 0	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

PARISH OF ST. MICHAEL.														
Slaney -	-	-	-	-	-	-	-	6 6 10	-					
Phoebe Simpson -	-	-	-	-	-	-	-	4 10 0	-					
Bayley -	-	-	-	-	-	-	-	2 9 8	-					
Gregory -	-	-	-	-	-	-	-	1 0 0	-					
Mason -	-	-	-	-	-	-	-	19 14 0	-					
Hodgson -	-	-	-	-	-	-	-	-	-					
PARISH OF ST. CHAD.														
Phoebe Simpson -	-	-	-	-	-	-	4 10 0*	-	-					
Slaney -	-	-	-	-	-	-	-	-	6 6 10					
Turnpenny -	-	-	-	-	-	-	-	-	0 6 8					
Alice Simpson -	-	-	-	-	-	-	-	0 10 0	-					
Priest -	-	-	-	-	-	-	-	-	1 18 0					
PARISH OF CHRIST CHURCH.														
The Buckridge Almshouses -	-	-	-	-	-	-	-	-	-					
Mrs. Hinckley's Charity -	-	-	-	-	-	-	-	5 13 4	-					
R. Hinckley's Charity -	-	-	-	-	-	-	-	-	-					
Seckham's Charity -	-	-	-	-	-	-	-	-	-					
THE CLOSE.														
Muckleston's Charity -	-	-	-	-	-	-	71 5 0	-	-					
							2,648 7 2	759 16 0	1,189 9 0	8 0 0	310 0 0	20 0 0	261 7 0	99 15 2
Trust for repair of graves, and no part of income has yet been applied for poor.														
*And money gifts.														
Two cottages. No other endowment														
No part of income applied for poor at present.														
Ditto														

VOLUNTARY CHARITIES.

LICHFIELD VICTORIA NURSING HOME.

Founded in 1899.

This institution is to all intents and purposes a small hospital, and therefore outside the scope of our inquiry, and we only refer to it because district nursing forms a branch of its work.

The management is in the hands of a general and an executive committee. Vacancies on the general committee are filled up at the annual meeting.

No charge is made for the services of the nurse, but those patients who are able to do so are invited to contribute to the funds of the institution.

During the year ending September, 1906, 103 patients were nursed in their own homes and 2,503 visits were paid.

The honorary secretary considered that the cost to the home for district nursing might be put at £90 a year.

There is an invalid kitchen in connection with the home, from which sick comforts are supplied to the patients by order. Printed order forms can be purchased at a small cost. During 1905-6 £12 was received in payment from the clergy and others for dinners, the outlay on which came to £15.

LADIES' ASSOCIATION FOR THE CARE OF FRIENDLESS GIRLS.

LICHFIELD CITY BRANCH.

Founded in 1882.

The objects of this Association, the benefits of which are not confined to Lichfield, are twofold:—

1. Preventive Work.—The rescue of children in dangerous surroundings, who are trained for service.

2. Rescue Work.—The visitation of fallen girls and the placing of them in suitable homes.

The Association have a refuge in Lichfield, in which there is room for three fallen and eight preventive cases. No form of application is used.

The management is in the hands of a committee, which fills up vacancies by co-optation.

Fallen girls are only kept temporarily in the refuge till they can be placed in suitable homes; other girls may remain a few weeks or a year or more till they are fit for service.

An outside worker is employed who is the means of bringing cases of fallen girls into the refuge.

During 1906 twenty-one girls were received at the refuge, 16 preventive and 5 fallen. Of the preventive cases 6 were reported to be doing well in service, 9 were in Homes, and 1 was said to be unsatisfactory. Of the fallen cases 4 were in Homes and 1 had been returned to her parents.

For the year ending December 31st, 1906, the subscriptions amounted to £108, donations £65, payments from parents and others £21, sales of work £287, offertory £29, rent of cottage and other receipts £15; total £525.

The expenditure was £430, including repayment to treasurer of £114.

WHITE RIBBON MISSION HOME.

Founded in 1901.

The object of this Home, which is in connection with the British Women's Temperance Association, is to provide shelter and an opportunity of earning an honest livelihood to women and girls who have missed their way in life.

The management is in the hands of a Committee elected by the branches of the Staffordshire County Union of the Association. There is also an Honorary Superintendent and a resident matron and helper.

In the Report for the year ending September, 1906, it is stated that the ten beds in the Home have been fully occupied.

Some of the women are trained for laundry work, and others for service.

No figures are available as to the number of women benefited in the course of the year.

The income for the same period was £22 donations, £71 sales of work, etc., £4 rent, £9 refunded by former inmates, and £36 laundry earnings, total £142.

The expenditure amounted to £151.

WHITE RIBBON MATERNITY HOME.

Founded in 1907.

This Home is for the benefit of deserted wives and

girls who have fallen for the first time. There is accommodation for six inmates.

The Committee of Management is the same as that of the White Ribbon Mission Home.

As the Home was only started in July, 1907, no Report or statement of accounts has been issued.

CHURCH AND CHAPEL CHARITIES.

The income of the Sick and Poor Funds of the four Church of England Churches in Lichfield, apart from endowments (for particulars of which see page 151), came to £136 for the year ending Easter, 1907. This sum included £21, the amount of the bonuses given through the Clothing Clubs.

In two parishes the funds are distributed by the clergy and district visitors, in one the distribution is in the hands of the Vicar, and in the remaining parish there is a Committee which works through the district visitors.

The sum devoted to charitable purposes from the Cathedral offertories during 1906, not including offertories for special objects, was £191, of which £65 was allotted to the poor of Lichfield.

The sums received by the other churches for the benefit of the poor, so far as we were able to ascertain, did not amount to more than about £4 for the year ending December, 1906.

CHARITY ORGANISATION SOCIETY.

Founded in 1888.

The objects of this Society are practically the same as those of the Norwich Society, which we described at some length.

There is a General and an Executive Committee. The former includes the Justices of the Peace, the Guardians of the Poor, the Trustees of the Charities, all ministers of religion, and the medical men of the city. The General Committee, however, has not met for some time, and the Executive Committee is responsible for the affairs of the Society. This Committee is composed of one or two business men, the clergy of the four parishes, the Roman Catholic priest, the Head of the Nursing Home, and several ladies. The clergy and three other members are trustees of some of the Charities, and the Board of Guardians is represented by one member.

There is an Honorary Secretary and an agent, who gives part of his time to the work. Several volunteers assist in visiting and making inquiries, and others would be forthcoming if their services were needed.

None of the Endowed Charities make use of the Society for purposes of inquiry, though individual trustees have been in the habit of consulting it as regards applicants for help. In several instances assistance is given by the Charities to cases brought to their notice by the Society, and in the case of one small dole Charity the money is handed to the Society to administer.

The opposition to the Society appears to be strong on the part of many of the trustees, who keep aloof from it, and it will be seen that up to the present it has been able to do but little to bring about an improved administration of the many Charitable Endowments.

The Committee allude in their last Report to the large sum spent on Charity in Lichfield, which they consider from the way in which a good deal of it is given tends to increase rather than to diminish poverty. In support of this contention the following case, which is said to be no uncommon one, is quoted:—

An elderly woman of respectable appearance asked for help to procure a lodging for the night. She was told that inquiries must be made, but she refused to allow this, and took her departure. We afterwards ascertained that she had been in prison for obtaining money under false pretences, that people in Lichfield had given her money without taking the trouble to find out the truth of her story, and that she had gone on to another town, where she would probably again impose on the unwary.

While the Society has no doubt won over a certain number of people to its point of view, it would appear that the large majority of the inhabitants do not look to it for guidance on charitable questions.

ANALYSIS OF CASES FOR 1906.

Assisted applications during 1906	-	-	18
Cases in which assistance in the shape of education of children, hospital treatment, etc., has been continued	-	-	5
Pensioners (old cases)	-	-	5
Referred to Poor Law	-	-	3
Refused	-	-	13
Withdrawn	-	-	4
Inquiries for other Committees or charitable persons	-	-	10
			<u>58</u>

For the year ending December 31st, 1906, the receipts for the General Fund (the working expenses account) were £29, and the expenditure was £22.

The receipts for special cases were £167, and the payments £174.

SUMMARY OF VOLUNTARY CHARITIES IN LICHFIELD.

Name of Charity.	Receipts for 1906.
Lichfield Victoria Nursing Home	90a
Ladies Association for the care of Friendless Girls (Lichfield Branch)	525
White Ribbon Mission Home	142
Churches and Chapels	205
Charity Organisation Society	196b
	<u>1,158c</u>

a Applied to District Nursing.

b Of this £29 was for General Purposes.

c Subject to management expenses.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies in Lichfield at the end of 1905 were as follows:—

	Members.	Funds.
		£
Ancient Order of Foresters (one branch)	124	394
Grand United Order of Odd-fellows (one branch)	40	164
Independent Order of Oddfellows, Manchester Unity (3 branches)	758	8,112
	<u>922</u>	<u>8,670</u>

We also obtained information as to the membership in Lichfield of the two following centralised Societies, viz.:—

The Hearts of Oak (December, 1906)	101
The National Deposit Friendly Society (December, 1906)	53
	<u>154</u>

If these figures be added to those above we get a total membership of 1,076. Taking the population of 1901, this gives a percentage of 13.6 who are members of these Societies.

In reply to the question whether the endowed Charities tended to injure the membership of the Friendly Societies, several experienced members replied in the negative.

SHARING-OUT CLUBS.

We were informed by an old resident in Lichfield, who was also a prominent member of the Manchester Unity of Oddfellows, that there were no sharing-out clubs in connection with public-houses, and we ascertained that there was only one connected with the churches.

THE TRADE UNIONS.

The only Trade Unions which have branches in Lich-

field are the Amalgamated Society of Carpenters and Joiners, with 16 members, and the Operative Stonemasons' Society, with 10 members.

NEW LICHFIELD CO-OPERATIVE SOCIETY.

This Society was established in 1902, directly after another Society of the same kind had gone into liquidation. The membership in July, 1907, was 54, and the capital £186. The sales for 1906 were £379.

The Society is not well supported, and is not able to pay a dividend at present.

LICHFIELD PROVIDENT DISPENSARY.

Founded as a free Dispensary in 1781, and converted into a provident Dispensary in 1875.

The object of the Dispensary is stated to be "to enable the benefit members, resident in Lichfield, or within a circle of three miles from the Guildhall, to claim on easy terms, at all times, medical attendance, medicines, etc., in cases of sickness or accident."

"The benefit members must be small shopkeepers and masters working at trades, whose house-rent does not exceed £12; domestic servants and apprentices (indoor) whose wages do not exceed £14 a year; single men or women, earning on a yearly average not more than 15s. weekly; married couples without children, earning jointly on a yearly average not more than 20s. weekly; married couples with children dependent on them, earning jointly on a yearly average not more than 26s. weekly."

"The honorary members shall consist of subscribers to the funds of the Dispensary."

Each benefit member pays 4d. per month, or 4s. per year. The entrance of six members of one family entitles the rest to receive all the benefits of the Dispensary as free members.

Married women being benefit members may provide for the attendance of one of the medical officers in their confinements by paying 7s. any time before their confinement or 8s. afterwards.

The income from investments and honorary subscriptions is applied to payment of working expenses, the provision of surgical appliances and cod-liver oil, additional payments in midwifery cases, and the payment of 3s. each for free members.

The affairs of the Dispensary are managed by a committee of the honorary members appointed at the annual meeting.

At the end of 1906 the number of members was—paying 2,627, free 191; total, 2,818.

The receipts for 1906 were:—Benefit members' contributions, including arrears, £464, midwifery cards (26) £10, dividends and interest £84, honorary members' subscriptions £28; total £586.

The payments were £533 to medical officers, including £27 for midwifery cards, £15 for surgical appliances and cod liver oil, and £38 for working expenses; total £586.

The committee state in their Report that more than one-third of the population of the city received attention in the course of the year.

SUMMARY of the members and of the capital held by certain of the Thrift Agencies in Lichfield. (Population, 7,902 in 1901.)

Name of Thrift Organisation.	Members.	Capital.
		£
Registered Friendly Societies (adults only)	1,076	*8,670
Co-operative Society	54	186
	<u>1,130</u>	<u>8,856</u>

* This does not include the capital held by the 154 members in the centralised Friendly Societies.

POOR LAW RELIEF.

The population of Lichfield Union in 1901 was 42,542, while that of Lichfield was 7,902, so that the latter had less than a fifth of the population of the Union.

Relief is administered by a committee of the whole Board.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1905. (For further particulars see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF.—LICHFIELD UNION.

1905.			Persons 60 and over in Popu-lation.	Persons 60 and over per 1,000 Popula-tion.	Paupers. January 1st, 1905.							Paupers over 60 to Popu-lation over 60.
Population of Union (estimated).	* Paupers Jan. 1.	Per cent.			In.		Out.		Total.	† Over 60		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
43,563	1,055.	2.4	3,703	85	283	27	772	73	1,055	580	55	15.6

* Excluding Lunatics and Vagrants.

† Proportions in September, 1903.

If Lichfield Union is compared with other Unions of similar character the rate of pauperism seems to be about the average. The percentage of paupers to population on January 1st, 1905, for the twelve semi-rural Unions in Shropshire and Staffordshire was 2.3.

During the 20 years 1885 to 1905 there has been a slight decrease in the rate of pauperism in the Lichfield Union. On September 1st, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 2.8, and on the same date in 1905 the figure was 2.4.

The expenditure on relief, on the other hand, has increased very largely. For the year ending Lady Day, 1882, the total cost of relief was £8,386, and for the year ending Lady Day, 1905, the cost was £14,477. Of the latter sum £3,721 was spent on in-maintenance and £4,254 on out-relief. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the city of Lichfield for the year ending Lady Day, 1906, was £433 14s. 11d.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Of the eight Guardians for the city of Lichfield six are trustees of endowed Charities, five being trustees of the Municipal Charities. This has not, however, resulted in bringing about any system of co-operation, and there seems to be a feeling on the part of some of the trustees that it is not even desirable that the administration of the Poor Law and of the Charities should be harmonised. The suggestion that the Guardians might with advantage be officially represented on the Boards of Trustees of the Charities did not meet with favour, partly on the ground that the former had their own sphere of work, which was quite distinct from that of the trustees.

The result is that cases are never referred by the Guardians to the many endowed Charities either for pensions or for temporary help, and no attempt is made to utilise these funds so as to assist those who might be regarded as being more suitable for charitable help than for Poor Law relief.

A member of the Committee of the Charity Organisation Society is a Guardian, and cases are very occasionally passed on by the Board to the Society, but here again no understanding has been arrived at as to the class of cases for which each should be responsible.

At the time of our inquiry the number of inmates of almshouses and recipients of pensions from endowed Charities was 71, which is a factor to be taken into account in considering the expenditure on out-relief. But for the help these old people receive from the Charities many would be in receipt of out-relief, the cost of which would be much increased.

Two of the vicars were of opinion that there would be more paupers in Lichfield but for the fact that in the case of some of the Charities the receipt of Poor Law relief was a bar to help, which induced people to

struggle to without making application to the Guardians.

If the standard of administration of the Almshouse and Pension Charities were raised, and steps taken to secure help from relations, old employers and others, which is never done at present, and if the £361 (the yearly sum available from endowments for temporary help) much of which goes in useless doles, were differently applied, the expenditure of £484 on out-relief somewhat laxly administered, might, in our judgment, become unnecessary, or at least be reduced to a small amount.

To secure this result it is essential that the Charities should be brought into definite relation with the administration of the Poor Law. Instead of this there is often, as the following cases show, overlapping of the two.

No. 241.—Couple, aged 75 and 74 respectively. Man, formerly a wheelwright, is partially paralysed. Single son, who lives with them, is very much deformed and half blind. Guardians allow the parents 4s. and the son 3s. 6d. a week out-relief. They rent a three-roomed cottage, reported to be very clean and tidy, at 2s. 9d. a week. Family has only been three years in Lichfield, but character is believed to be good. Dole of about 1s. a week given for a short time, and 2s. and some flannel given to the wife.

No. 242.—A widower, aged 77, a painter by trade. Had an accident six years ago, and has done no work since. Said all he had to depend upon was 5s. a week out-relief from the Guardians, out of which he had to pay 3s. 3d. for rent of cottage. Three reliable informants stated that he was a great beggar, and drank all he could get. Doles of 5s. and 10s. given.

No. 249.—Couple, aged 77 and 67 respectively. Man was formerly in the Marines. Eight children, but apparently none of them able to help. Rent of cottage, which is very clean and neat, 1s. 6d. a week. 6s. a week out-relief given by Guardians. According to several trustworthy witnesses, both man and wife are given to drink, and the latter is of doubtful moral character. Half a ton of coal given biennially.

No. 259.—Widow, aged 72. After her husband's death thirteen years ago she and her daughter maintained themselves by laundry work. Now she lives with this daughter, who is married to a green-grocer said to earn 25s. a week. She receives 3s. a week out-relief, and 2s. from her sons. Character reported to be good. Dole of 3s., and three yards of flannel biennially.

No. 260.—Widow, aged 84, used to get her living by washing. Pays 2s. 3d. a week for a two-roomed cottage. Guardians allow her 4s. a week out-relief, and her son is said to send her 5s. now and again. Well spoken of. Dole of 3s., three yards of flannel biennially, and 1s. ticket from the church monthly.

(For further cases see Appendix XI.)

LICHFIELD.

Population (1901) 7,902.

SUMMARY of the income derived from the Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	2,648	7	2
Voluntary Charities - - - - -	1,158	0	0
Out-relief (year ending Lady-Day, 1906) - - - - -	483	14	11
	£4,290	2	1

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

REPORT ON LUDLOW.

TABLE OF CONTENTS.

	PAGE.		PAGE.
The Industries of Ludlow - - -	188 [188]	Tabular Summary of Endowed Charities -	190 [190]
Wages - - - - -	188 [188]	Voluntary Charities - - - - -	191 [191]
Endowed Charities :—		Thrift Agencies :—	
Hosyer's Almshouses - - - -	188 [188]	Friendly Societies - - - - -	191 [191]
Minor Charities of Archer and others -	188 [188]	Trade Unions - - - - -	191 [191]
Charities administered by the Church-		Poor Law Relief- - - - -	191 [191]
wardens - - - - -	188 [188]	Administrative Relations of Charity and the	
Lane's Almshouse - - - - -	189 [189]	Poor Law - - - - -	191 [191]
Foxe's Almshouses - - - - -	189 [189]	Summary of the Income of Endowed and	
Susannah Smith's Charity - - - -	189 [189]	Voluntary Charities and of the Ex-	
McCabe's Charity - - - - -	189 [189]	penditure on Out-relief- - - - -	192 [192]
Taylor's Charity - - - - -	189 [189]		
Sir Job Charlton's Hospital - - - -	189 [189]		

LUDLOW (SHROPSHIRE).

Population (1901), 6,373.

There are no particular industries carried on in Ludlow, and the working classes are chiefly engaged in agriculture in the surrounding districts. A certain number of men find employment in a stone quarry a few miles away, but the work appears to be of an intermittent character.

WAGES.

Agricultural labourers are said to earn 15s. a week, with some additions in kind. In the Report of the Labour Department of the Board on Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Shropshire are given as 18s. The figure includes all payments, whether in cash or kind, including free cottages.

Evidence goes to show that the town is in a thriving condition, and there is no excessive poverty. From several sources we learned that old people past work drift in from the country owing to the lack of accommodation, their cottages being required for younger people employed on the farms. This, however, is no doubt not peculiar to Ludlow.

In 1901 the Borough of Ludlow was extended so as to include the parish of Ludlow Castle, and parts of the parishes of East Hamlet and of Ludford, which has added as much again to the area of the Borough and about 1,800 to the population. This increase in population was included in the figures for the census of 1901 quoted above. The alteration does not affect the distribution of the Charities at present. The doles are still given to those living within the area of the old Borough, and as ten years' residence in Ludlow is necessary in order to participate in the benefit of Hosyer's and Foxe's Charities, the question of the eligibility of the inhabitants of the new portion of the Borough to assistance from these Charities has not yet arisen.

The powers, etc., of a Parish Council under Section 14 of the Local Government Board Act, 1894, were conferred upon the Borough Council by order of the Local Government Board in 1894, but the power given by that section to appoint trustees of the Charities has not been exercised by the Council.

ENDOWED CHARITIES.

HOSYER'S ALMSHOUSES.

These almshouses formed part of an estate granted to the Corporation of Ludlow by Charter of King Edward VI.

The Charity includes an eleemosynary branch and an ecclesiastical branch, and is governed by a scheme of the Charity Commissioners dated 8th March, 1881, as amended by a scheme dated 27th July, 1906.

The endowment of the Charity, including certain subsidiary Charities—viz., Nightingale's, Phillips's, Felton's, and Botfield's—consists of three farms, lands, houses, and stock, producing a total gross yearly income of £1,420. Deducting from this sum outgoings, management expenses, and sums applicable for ecclesiastical purposes, there remains a sum of about £800 a year applicable for eleemosynary purposes.

The trustees of the Charity are 15 in number (the full number is 17), and the appointments are made by co-optation.

The number of almspeople is 33, and in accordance with the qualifications prescribed by the scheme they must be poor persons of either sex who have resided in the town of Ludlow for not less than ten years, and have not at any time during the said period been in regular receipt of Poor Law relief, and who from age, ill-health, accident or infirmity are unable to maintain themselves, with a preference for such as have been reduced by misfortune from better circumstances. There is usually a "waiting list" of about 40 applicants. Each almsperson has a separate living room, with water and gas, and a stipend of 7s. a week from the principal endowment, besides payments on various dates from the subsidiary Charities, from the minor Charities, and from Owen's Charity and Susannah Smith's Charity, mentioned below, which payments amount to about £4 a year, making their

total emoluments about 8s. 6d. a week. A committee of the trustees visits the almspeople periodically. Nursing attendance is provided when necessary.

The scheme also provides that two-thirds of the surplus income of the Charity shall be applied in out-pensions of not more than 10s. a week, the qualifications of the pensioners being defined in the same terms as those of the almspeople. Under this provision during the three years 1904-5-6 sums amounting on the average to £77 a year were applied in payment of pensions of 5s. a week each. Latterly, as the pension account was somewhat overdrawn, vacancies have not been filled up, and there are at present two pensioners only.

MINOR CHARITIES OF ARCHER AND OTHERS.

The trusteeship of these Charities is regulated by a scheme of the Charity Commissioners, dated 4th October, 1898, by which all the said Charities were placed under one body of trustees, but no alteration as regards the application of the income was effected.

The trustees are the Mayor of Ludlow (*ex officio*), eight representative trustees appointed by the Town Council and eight co-optative trustees. It is usual to appoint the same persons who are trustees of Hosyer's Charity to be also trustees of the minor Charities, so that the two bodies are practically identical. Two of the minor Charities—viz., Meyricke's and Tourneur's—are applicable in loans (without interest) to four poor tradesmen, not being ale-sellers. Formerly loans of £35 each were granted, but for ten years there have been no applications, and the capital, with accumulations, now amounts to £200 17s. 6d. on deposit in the bank. The absence of applications is ascribed partly to the smallness of the loans and partly to the difficulty in finding the sureties. The other minor Charities, 13 in number, are applied partly for the benefit of Hosyer's almspeople and partly in the distribution of doles as mentioned below.

The income of the Charities applied for the benefit of Hosyer's almspeople is derived from small rent-charges and dividends on stock, and amounts altogether to £38 6s. 4d., which sum, less about 10 per cent. for management expenses, is applied as to a sum of £6 or £8 in providing nursing attendance for the almspeople and as to the residue in augmenting their stipends. The income of the other minor Charities, after deduction of management expenses as above, is paid over to the rector for distribution, and is applied by him as follows:—

Davies's Charity.—£2 17s. 10d. divided among eight poor widows on St. Thomas's Day.

Handford's Charity.—13s. 4d. given among 10 poor persons in Castle Street Ward.

Lane's Charity.—£29 10s. (about) applied in the purchase of loaves of bread, which are placed in the church and given every Sunday to 12 poor widows.

Phillips's Charity.—£4 1s. given in small money gifts to poor people on St. Thomas's Day.

Robinson's Charity.—£1 7s. divided among 20 poor people.

CHARITIES ADMINISTERED BY THE CHURCHWARDENS.

Owen's Charity.—The dividends on £1,000 Consols, amounting to £25 a year, are applied in dividing £9 3s. 4d. half-yearly among the inmates of Hosyer's Almshouses, and in distributing £3 6s. 8d. half-yearly among 34 respectable old people, usually widows, selected by the churchwardens.

Nash's, Vaughan's, and Hollingworth's Charities.—The endowments of these Charities consist of stock producing £6 7s. 4d. a year. This sum, less some small expenses, is applied in distributing on St. Thomas's Day at the Market Hall about 320 loaves by tickets for one loaf, value 4½d., in each case, and on the same occasion about 100 tickets for bread are distributed in respect of Taylor's Charity (see page 189). Notice of the distribution is given by bills in shop windows, and there are 400 or 500 applicants. Many of those who claim the gift do not really need it, and in such cases, if the churchwardens are acquainted with the circumstances of the applicants, the gift is refused.

Cooper's Charity.—The dividends on stock producing £5 14s. 4d. a year are applied in providing every Sunday three loaves at St. Lawrence's Church, and two loaves at St. John's Church, which are given to poor widows.

Sonnibank's Charity.—A sum of £13 a year, received as a charge on land, is applied in giving 6d. a week to each of ten poor widows. The recipients are the same each week, and they receive about 2s. each half-yearly from Owen's Charity.

LANE'S ALMSHOUSE.

This is an ancient almshouse situate in Old Street and containing five apartments. It was formerly used as a workhouse, but has for many years been used for the reception of old persons who are past work. Under the trusts the inmates are to be chosen from Ludlow and the neighbouring villages. The almshouse is at present occupied by a married couple and three old women, and one room is vacant.

The Charity has an endowment of £115 a year, which is applied in paying the cost of repairs and other outgoings and providing the inmates with stipends of 6s. a week each (with a small extra allowance to one who acts as matron), and £1 a year each for coals.

Under the trusts of the Charity, the heirs of Sir Job Charlton are the trustees. The present trustee is Captain R. J. B. Parkinson, owner of the Ludford Hall Estate, near Ludlow. He appoints the almspeople, choosing old servants of the family or other poor persons of good character who have some small savings or are in a position to receive help from relatives. Although the Charity is of a somewhat exceptional nature, it may be doubted whether the practice of appointing old servants can be defended, and in some cases we were informed the inmates had sons in good positions who might well have maintained them.

FOXES' ALMSHOUSES.

This Charity was founded and endowed by Charles Foxe by will in 1590. It is regulated by a scheme of the Charity Commissioners made in 1863, as amended by schemes made in 1869 and 1885.

The trustees are the same as those of Hosyer's Almshouses.

The income of the Charity, after deducting sums applicable for a parish outside Ludlow, and for maintenance of a chapel and payment of chaplain's stipend, amounts to about £126 a year, from which a further deduction of varying amount has to be made for repairs, management expenses, and other outgoings.

The qualifications of almspeople, as prescribed by the scheme, are that they should be poor persons of good character, not less than 60 years of age, and unable from age, etc., to maintain themselves, with a preference for those reduced by misfortune from better circumstances, and possessing a three years' residential qualification.

The almshouses are occupied by three Ludlow in-

mates, each of whom receives a stipend of 7s. a week and a gift of 20s. at Christmas.

The trustees have also appointed (without authority under the scheme) two out-pensioners, who receive weekly stipends of 7s. and 10s. respectively.

The procedure for the appointment of the almspeople and pensioners is the same as in the case of Hosyer's Almshouses.

SUSANNAH SMITH'S CHARITY.

A sum of £105 Consols is held by the Official Trustees of Charitable Funds, the dividends on which, amounting to £2 12s. 4d. a year, are remitted to the rector for distribution among the inmates of Hosyer's Almshouses.

MCCABE'S CHARITY, otherwise the RICARDO CHARITY, otherwise the VALENTINE CHARITY.

Under the will of Mary Ann McCabe (proved 1875) the dividends on £103 18s. 2d. Consols are applicable in an annual distribution of flannel among the industrious poor of Ludlow.

The dividends, amounting to £2 11s. 8d. a year, are applied by the rector of Ludlow in distributing petticoats on St. Valentine's Day to poor women. No inquiry is made as to receipt of Poor Law relief.

TAYLOR'S CHARITY.

Under the will of Ann Taylor (proved 1877), the dividends on £187 5s. 6d. Consols are applicable in the distribution of coals and bread to the poor of Ludlow annually on Innocents' Day. The trustees are the rector and churchwardens.

The income, amounting to £4 13s. 8d. a year, is applied by the rector in distributing bread and coals by tickets, without inquiry as to receipt of Poor Law relief.

No recent accounts of this or of the preceding Charity have been rendered to the Charity Commissioners.

SIR JOB CHARLTON'S HOSPITAL, LUDFORD.

These almshouses are situate in the parish of Ludford, just outside Ludlow, and are intended for "persons of honest reputation, and such as have laboured for their livings while they were able." Although not specifically appropriated for the benefit of Ludlow, it seems desirable to mention the Charity, as the almspeople are appointed from either Ludford or Ludlow.

The almshouses are occupied by two married couples and two widows, and one house is vacant. The Charity has an endowment producing £109 a year. Captain R. J. B. Parkinson is the trustee of the Charity, and the almspeople are appointed by him in the same manner as in the case of Lane's Almshouse. The allowance to each inmate (a married couple counting as one inmate) is 5s. a week, with £1 in winter for coals. In one instance, on the death of an inmate it was found that she was possessed of a substantial sum amounting to £150 or more.

TABULAR STATEMENT OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-Pensioners.	Distribution to Poor.		Remarks.
				In Money.	In Kind.	
ENDOWED CHARITIES:						
Hosyer's Almshouses and Subsidiary Charities of Botfield, Felton, Phillips and Nightingale.	£ s. d. *1,100 0 0 (about)	£ s. d. 1,023 0 0	£ s. d. 77 0 0	£ s. d. —	£ s. d. —	* After deducting £317 applicable for ecclesiastical purposes. Also £200 17s. 6d. each on deposit applicable for loans, Meyricke's and Tournent's Charity.
Minor Charities of Areher and others	85 7 1	38 6 4	—	10 3 6	36 17 3	
Owen	25 0 0	18 6 8	—	6 13 4	—	
Nash, Vaughan, and Hollingworth	6 7 4	—	—	—	6 7 4	
Cooper	5 14 4	—	—	—	5 14 4	
Sonnibank	13 0 0	—	—	13 0 0	—	Given in weekly payments of 6d. each. For Ludlow and the neighbouring villages.
Lane's Almshouse	115 0 0	115 0 0	—	—	—	
Foxe's Almshouses	126 0 0 (about)	81 16 0	44 4 0	—	—	
Susannah Smith	2 12 4	2 12 4	—	—	—	
Mary Ann McCabe, otherwise the Ricardo or Valentine Charity	2 11 8	—	—	—	2 11 8	
Ann Taylor	4 13 8	—	—	—	4 13 8	
Charlton's Hospital, Ludford	109 0 0	109 0 0	—	—	—	No local trusts, but in practice the almspeople are usually selected from Ludford and Ludlow.
	1,595 6 5	1,388 1 4	121 4 0	29 16 10	56 4 3	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

VOLUNTARY CHARITIES.

The Voluntary Charities of Ludlow seem to be confined to those in connection with the Parish Church. The income of these for the year ending September 30th, 1906, was as follows:—

	£	s.	d.
Sick and Needy Fund - - -	53	9	8
Winter Clothing Club - - -	48	9	0
District Visiting Society - - -	17	10	0
Maternity Society - - -	38	12	6
Ladies' Benevolent Society - - -	5	5	6
	<hr/>		
	£163	6	8

In the case of the Winter Clothing Club and the District Visiting Society, the funds were paid away in supplementation of money deposited by the poor.

In addition to the sums contributed to the above Charities, we were informed that an unusually large amount of private Charity is given away, a good deal going in supplementation of out-relief. The effect of this has been described as "very bad," and there seems to be no doubt that it has helped to create a large dependent class.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds at the end of 1905 of the permanent adult registered Friendly Societies in Ludlow were as follows:—

	Members.	Funds.
Ancient Order of Foresters (one branch) - - - - -	323	£ 5,878
Independent Order of Oddfellows, Manchester Unity (2 branches) - - -	650	5,245
Independent Order of Rechabites, Salford Unity (one branch) - - -	20	186
	<hr/>	
	993	11,309

The Hearts of Oak Society had a membership in Ludlow in October, 1907, of 52. This makes a grand total of 1,045 adult members, which is equal to a percentage of 16·4 of the population of 1901.

SUPERANNUATION ALLOWANCE.

In the case of the Ancient Order of Foresters the secretary mentioned that the Shrewsbury district, to which the Court belonged, had decided two years ago to give a pension of 4s. 6d. a week out of the surplus funds to all members who reached the age of 65. At the time of our visit (May, 1907) 276 members were in receipt of this benefit, of whom 12 belonged to the Court in Ludlow.

It was under consideration to make it compulsory for all new members to pay in for a superannuation benefit of 5s. a week, and tables were being drawn up to show the contributions required to secure the benefit at the age of 65, when sick pay and further contributions would cease.

Under the proposed tables a man aged 18 who paid in for 10s. a week in sickness and £12 at death would pay £1 9s. 9d. a year (including doctor and management expenses), against £1 7s. 1d. under the old tables, so that the additional payment would be 2s. 8d. a year, or a little over $\frac{1}{2}$ d. a week.

It should be mentioned, however, that under the present tables nothing less than half sick pay is given, while under the new ones quarter sick pay is given. On the other hand, under the new tables there is the advantage of a cessation of contributions at 65.

The membership of the Friendly Societies is strong in Ludlow, and there is no evidence that the class of people that join them is deterred from doing so by the existence of the many endowments.

SHARING-OUT CLUBS.

There do not appear to be any of these clubs in Ludlow.

TRADE UNIONS.

So far as we could ascertain there are three Trade Unions which have branches in Ludlow—viz., the Bricklayers', the Carpenters and Joiners', and the Tailors'—with a combined membership of rather less than 60.

POOR LAW RELIEF.

The population of the Ludlow Union in 1901 was 18,373, while that of the Borough at the same date was 6,373, so that the latter comprised rather more than one-third of the population of the Union. Relief is administered by a committee of the whole Board of Guardians, and the administration is said to be practically the same throughout the Union.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF, LUDLOW UNION.

1905			Persons 60 and over in Popula- tion.	Persons 60 and over per 1,000 Popula- tion.	Paupers, January 1, 1905.							Paupers over 60 to Population over 60
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In		Out.		Total.	†Over 60		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
18,671	477	2·6	1,886	101	131	27	346	73	477	243	51	12·9

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

Comparing Ludlow Union with other Unions of like size and character, pauperism seems to be slightly above the average. The average rate of pauperism to population for the 12 semi-rural Unions in Shropshire and Staffordshire was 2·3 on January 1st, 1905.

In the 20 years (1885 to 1905) there has been a very considerable increase in pauperism in the Ludlow Union. On September 1st, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 1·6, and on the same date in 1905 the figure was 2·6.

The expenditure on relief has also shown a marked increase. For the year ending Lady Day, 1882, the total cost was £5,035, while for the year ending Lady Day, 1905, the cost was £6,692. Of the latter sum £1,378 was spent on in-maintenance and £1,914 on out-

relief. (For further details see Table B, Appendix VI.)

As regards the parish of Ludlow, the expenditure on out-relief for the year ending Lady Day, 1906, was £894.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Some of the trustees of the Charities are members of the Board of Guardians, and occasionally an old person who applies to the Board and who appears to be eligible for an almshouse or a pension charity is advised not to come upon the rates, which would act as a bar to help from such charities, but to try and manage without Poor Law relief. No steps, however,

are taken in these cases to see that the applicant is helped by private charity till such time as a vacancy occurs. Apart from this there is no co-operation between the trustees and the Guardians, lists of recipients of relief are not exchanged, and no measures are taken to prevent the doles from being given to persons in receipt of Poor Law relief. Several cases have come to our notice in which the doles were received by people on the out-relief list. The following are cases of this kind :—

No. 14.—Widow, aged 84. Very helpless. Home very poor and dirty. Rent, 2s. a week. In receipt of 3s. 6d. a week out-relief, 6d. a week from Endowed Charity, and dole of 2s. 3d. twice a year. Said to be much given to begging and to receive a good deal in charity.

No. 15.—Widow, aged 79. Home very poor, but clean. Rent, 2s. a week. Receives 1s. a week out-relief and 2s. from son, paid through Guardians. Has 6d. a week from Endowed Charity, and dole of 6s. 6d. at Christmas. Lives with single daughter, who is said to earn 5s. 6d. a week by washing.

No. 19.—Widow, aged 56. Home clean. Rent, 2s. 9d. a week. Suffers from heart disease, and is unable to work. Guardians allow 2s. 6d. a week out-relief, and children 2s. 6d. Has 1s. 9d. and a loaf annually from Endowed Charity, also a little help in kind from the hospital. Lives with single son, who earns 10s. a week. There is also a daughter of school age at home.

No. 20.—Widow, aged 70. Home not clean. Rent, 2s. 7d. a week. Has 3s. a week out-relief. Endowed Charity gives 6s. 5d. and 3 cwt. coal a year. Single son at home, said to earn 16s. a week. Daughter, who used to be in service, now at home to look after her mother.

(For other cases, see Appendix XI.)

One trustee, who was also a Guardian, on being asked whether if it was known that a person was a recipient of one of the bread charities it would be taken into account by the Guardians, said he had known instances in which this had happened. In such cases it is obvious that the dole is simply being used in relief of the rates.

A witness of great experience gave it as his opinion that the Charities increased pauperism by diminishing the spirit of independence. The amount of out-relief spent in the parish of Ludlow certainly bears this out. The expenditure on out-relief in the Union for the year ending Lady Day, 1906, was £1,854, and that for the parish of Ludlow £894, so that the latter with a little more than one-third the population of the Union was responsible for nearly half the expenditure on out-relief.

There is no Charity Organisation Society or other such Society which might bring about co-operation between the Endowed Charities, the many charitably-disposed individuals and the Poor Law Guardians.

LUDLOW.

Population (1901), 6,373.

SUMMARY of the income derived from the Endowed and Voluntary Charities, and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	1,595	6	5
Voluntary Charities (year ending September, 1906) - - - - -	163	6	8
Out-relief (year ending Lady-day, 1906) - - - - -	894	0	0
	<hr/>		
	2,652	13	1
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REPORT ON BOURNE.

TABLE OF CONTENTS.

	PAGE.		PAGE.
The Industries of Bourne - - - -	194 [194]	Voluntary Charities - - - -	197 [197]
Wages- - - - -	194 [194]	Thrift Agencies :—	
Endowed Charities :—		Friendly Societies - - - -	197 [197]
Harrington's Charity - - - -	194 [194]	Bourne Self-Aiding Medical Club -	197 [197]
Fisher's Almshouses - - - -	194 [194]	Co-operative Society - - - -	197 [197]
Trollope's Almshouses - - - -	194 [194]	Poor Law Relief - - - - -	197 [197]
Charities of Fisher and others -	194 [194]	Administrative Relations of Charity and	
Clay's or the White Bread Meadow -	195 [195]	the Poor Law - - - - -	198 [198]
Watson's Charity - - - - -	195 [195]	Tabular Summary of Income of Endowed	
Tabular Summary of Endowed Charities -	196 [196]	and Voluntary Charities and Expenditure	
		on Out-Relief - - - - -	198 [198]

BOURNE (LINCOLNSHIRE).

Population (1901), 4,361.

With the exception of the railway, for which Bourne has in recent years become a considerable centre, some mineral water factories, and a fellmonger's yard, which altogether employ a fair number of men, there are no ways by which people can gain a livelihood in Bourne apart from agriculture. There is said to be plenty of work to be had, and generally the town seems to be prosperous.

WAGES.

The wages of the day labourers are 15s. a week without a cottage, and about £5 a year harvest money. Allowing for loss of time on account of the weather, the wage would average about 16s. a week throughout the year. Hired men—that is, men who are engaged by the year—receive a fixed wage of 15s. a week and a cottage worth about £4 a year. In their case the harvest money would not amount to much over £1 a year. The pick of the hired men employed as foremen, taking into account allowances in kind, earn as much as 22s. or 23s. a week, with a cottage rent free.

In the Report of the Labour Department of the Board of Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Lincolnshire are given as 18s. 8d. This figure includes all payments, whether in cash or in kind, including free cottages.

ENDOWED CHARITIES.

HARRINGTON'S CHARITY.

The income of this Charity is mainly derived from an estate at Leytonstone, Essex, which of recent years has been developed for building purposes.

The gross income of the Charity in 1906 amounted to £1,713, and it has since been increased by £482 through the grant of further building leases. A further increase of about £220 is expected shortly, when the gross yearly income will amount to about £2,400, but, owing to expenses of roadmaking, etc., the full benefit of the increase will not accrue for two or three years. In 1906 the outgoings for repairs, management, etc., amounted to £420, leaving £1,293 as the net income.

The Charity is regulated by a Scheme of the Charity Commissioners made in 1902.

The trustees are the Vicar of Bourne (*ex officio*) and four trustees appointed by the Urban District Council.

The Scheme provides for the application of income as follows:—

(a) One-tenth of the clear income, or a yearly sum of £142, whichever is the greater, to educational purposes;

(b) £20 in bread to poor persons of the parish;

(c) Residue for the benefit of the deserving poor of the parish in such way as the trustees consider most advantageous to the recipients and most conducive to the formation of provident habits by—

I. Payments in aid of dispensaries, hospitals or convalescent homes, provident clubs or friendly societies for the benefit of the inhabitants.

II. The maintenance of pensions of from 5s. to 10s. per week for poor persons of good character who have resided in the parish for not less than five years and have not during that period received Poor Law relief, and who from age, etc., are unable to maintain themselves.

III. The supply of clothes, fuel, tools, aid in sickness, food, etc., to an amount not exceeding £100 in any one year; and temporary relief in money to an amount not exceeding £100 in any one year.

After payment of outgoings and after carrying £142 to a separate account for educational purposes, the income of the Charity is applied as follows:—

About £20 is given through the churchwardens in weekly doles of bread to poor widows,

£17 is given to the Bourne Medical Club, a provident club, of which an account is given below;

£100 is added to the coal fund, which is distributed as stated under the Charities of Fisher and others (see page 195);

About £60 is distributed in sums of 5s. or 10s., given under the title of "rent to poor persons" at Lady Day and Michaelmas. The recipients are usually widows, and, with a few exceptions, are the same from year to year;

About £50 is applied in temporary grants of 2s. 6d. or 5s. per week, given in cases of sickness or special distress when the recipients would otherwise have to apply to the Guardians;

Sums of about £18 and £24 are applied in supplementing the stipends of the inmates of Fisher's Almshouses and Trollope's Almshouses (see below);

A sum of about £824 is given in pensions to respectable old people possessing the qualifications prescribed by the scheme.

There are at present 19 men and 14 women, who were pensioners at the date of the scheme, and who receive pensions at the rate of £10 a year, paid quarterly; and there are 24 men and 14 women appointed since the date of the scheme and receiving pensions of £13 a year, paid quarterly. Some of the pensioners would prefer if payment of the pensions were made at shorter intervals.

Public notice is issued before filling up a vacancy, and on the occasion of the last election there were 75 candidates for three vacancies. Applications are made on printed forms, which are as follows:—

I, _____ of _____
Bourne, in the County of Lincoln, _____ hereby
apply for Election as a Pensioner of the above Charity.

Age	Number of years resident in Bourne
Present Employment (if any)	
Estimated Earnings	
„ Income	
„ Income from Relations or Friends	
„ Money Invested	

Signed

Case recommended by—

The trustees state that as Bourne is not a large place they are usually acquainted with the circumstances of the applicants. With the exception of a few tradespeople in reduced circumstances, all the pensioners belong to the labouring class. All of them are over 60, and most of them are aged 70 or upwards. The trustees have no system of visiting the pensioners for the purpose of ascertaining that they are being properly looked after, but in the event of illness a pensioner may obtain the services of a nurse from the Nursing Association mentioned below. In reply to an enquiry whether help would be refused if relations able to assist declined to do so, the clerk to the trustees said he had never known of a case of this description. It appears, however, that in a good many of the cases into which we enquired there are sons and daughters who are in a position to give assistance, but who allow the Charity to relieve them of their responsibilities, and in such cases it seems desirable that the assistance given from the Charity should be restricted to supplementing such contributions as may fairly be expected from children or other relatives.

FISHER'S ALMSHOUSES.

These almshouses are situate in South Street, and are occupied by six poor widows or single women over 60 years of age.

They have an endowment producing £50 a year, to which £18 is added from Harrington's Charity (see above). The inmates, who are appointed by two trustees chosen by the Urban District Council, receive 4s. per week each, with a share of the Christmas doles.

TROLLOPE'S ALMSHOUSES.

These almshouses consist of six tenements for old men. The endowment consists of £37 10s. a year.

charged on the estate of Lord Kesteven, who is the trustee. Each inmate receives 2s. per week from the income of the Charity, and also 20s. per quarter from Harrington's Charity, making the amount of the allowance 3s. 6d. per week, to which is added 6s. on St. Thomas's Day and a share of the Dole Charities. This small pittance is eked out by some help from relatives, and one or two of the men are able to do a little light work.

Owing to the inadequacy of the stipends both in the case of the men's and women's almshouses, there are but few applicants for admission, and it is desirable that the allowances should be supplemented by larger grants from the more richly endowed Charities.

CHARITIES OF FISHER AND OTHERS, FOR DISTRIBUTION TO THE POOR.

These Charities are administered by the Vicar and four trustees appointed by the Urban District Council, being the same trustees as those of Harrington's Charity.

The income, which is derived from land (including 37 allotments let at 5s. each), a rentcharge, and stock is as follows:—

Fisher's Charity, after deducting £2 13s. 4d. payable to Stamford, and omitting about £200 stock, which at present stands to an investment account	£	s.	d.
	50	0	8
Rand's Charity	30	0	0
Ives's Charity	4	16	0
Brown's Charity	8	0	0
Poor's Land	9	5	0
	£102	1	8

After payment of outgoings, including a salary of £20 paid to the clerk to the trustees, there remains a sum of between £70 and £80, which is applied in the distribution of coals and blankets in about equal proportions, and, as mentioned above, a sum of £100 from Harrington's Charity is also carried to the coal account.

The distribution is made annually at Christmas at

the National School. The names, ages, and addresses of the recipients are entered on a permanent list kept by the trustees. Any poor person who applies, provided he or she is over 30 years of age, and has resided in Bourne for not less than five years, is placed upon the list of recipients. The trustees go through the list shortly before the date of the distribution, and strike out the names of any who may have been discovered to have made false statements as to their circumstances, etc. Notice of the distribution is sent to those whose names appear upon the list, and usually about 20 others who are not on the list attend, when their claims are considered.

The total number of recipients is about 385. The trustees, or some of them, and their clerk attend the distribution, which occupies about three hours. The coals are given by tickets for 5 or 10 cwt., and the blankets themselves are given. From 100 to 150 blankets, costing about 5s. each, are distributed. They are usually given to different recipients annually, except in the case of persons having large families. In a few cases it has come to the knowledge of the trustees that the blankets have been pawned or sold.

CLAY'S OR THE WHITE BREAD MEADOW CHARITY.

A piece of land containing rather more than an acre was given by Matthew Clay by will in 1742, the rent to be laid out in bread for the householders and commoners of Eastgate Ward.

The Charity is managed by two "stewards," who were appointed by a committee of residents in the ward. The land is let annually at an auction, when two boys run round a post, and if no further bid is received the land is knocked down. The rent is usually about £5 a year, out of which some small payments are made for repairs and expenses, including the cost of a cheese and onion supper, at which the accounts are passed, and the residue is applied in distributing about 400 2d. loaves, one to every house in the ward.

WATSON'S CHARITY.

This is a Charity for poor persons of the Baptist denomination in several places, including Bourne.

The share applicable in Bourne, amounting to about £4 11s. a year, is received by the deacons of a Baptist chapel there, and is applied in relieving poor members of the congregation with money gifts.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Charity.	Gross Yearly Income.	Almspeople.	Out-pensioners.	Medical Relief.	Distribution to the Poor.		Remarks.
					In money.	In kind.	
Harrington	£ s. d. *1,571 0 0	£ s. d. 42 0 0	£ s. d. +1,282 0 0	£ s. d. 17 0 0	£ s. d. 110 0 0	£ s. d. 120 0 0	* Income in 1906 after deducting £142 applied to educational purposes. † This sum includes outgoings and management expenses amounting to about £420.
Fisher's Almshouses	50 0 0	50 0 0	—	—	—	—	
Trollope's Almshouses	37 10 0	37 10 0	—	—	—	—	
Fisher and others for distribution to poor	102 1 8	—	—	—	—	102 1 8	
Clay or White Bread Meadow	5 0 0	—	—	—	—	5 0 0	
Watson	4 11 0	—	—	—	4 11 0	—	For Baptist poor.
	1,770 2 8	129 10 0	1,282 0 0	17 0 0	114 11 0	227 1 8	

VOLUNTARY CHARITIES.

The Voluntary Charities of Bourne consist of a Nursing Association and the Sick and Poor Fund of the Church.

The Nursing Association, which is managed by a committee, is very generally supported, and a large number of small contributions are received, many coming from the patients themselves. In the Report for the year ending January, 1906, 77 contributions of 1s., 59 of 6d., 35 of 3d., and several smaller ones are acknowledged.

The Sick and Poor Fund is administered by the vicar himself.

The income of the above-named Charities was as follows:—

Summary of Income of Voluntary Charities.

	£	s.	d.
Nursing Association (year ending Jan. 10th, 1906) - - - - -	80	9	5
Church Sick and Poor Fund (1906) - - - - -	9	0	0
Clothing Club* (1906) - - - - -	11	17	6
	101	6	11†

* See under Thrift Agencies.

† Subject to management expenses.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

None of the large Friendly Societies have branches in Bourne. There are, however, the following local registered Societies, the membership and funds of which at the end of 1905 were as under:—

	Members.	Funds.
Bourne United Provident Society - 95	95	£3,093
General Johnson Friendly Society - 150	150	590
Court Rose of England No. 2, Independent Foresters' Friendly Society 35	35	246
	280	£3,929

At the end of October, 1907, the Hearts of Oak had 20 members in Bourne, and the National Deposit Friendly Society 46. This makes a total of 346 adult members of registered Friendly Societies, which is equal to a percentage of 7.9 of the population of 1901.

It will be noticed that by far the larger portion of the above capital was held by the Bourne United Provident Society. This Society was at one time a branch of the Independent Order of Oddfellows, Manchester Unity, but it severed its connection with the Order some sixty years ago. It was originally intended for tradespeople, now, however, about half the members are working men, some twenty being agricultural labourers. The membership has never exceeded 120, and the present members have no wish to extend it much beyond its present number. With the object of keeping down the membership the entrance fee has been raised to a minimum of £1 1s., increasing to £3 12s., according to age at joining. Seven or eight years ago it was decided to divide out at the end of each year all funds in excess of £3,000 amongst the members of over ten years' standing, length of membership being taken into account in the division. Since then over £400 has been distributed in this way. A feature of the Society is that old members who are not ill are granted what is termed "infirmary" benefit for two years, after which they are only entitled to funeral benefit.

There is an unregistered Friendly Society called the Bourne Christian Fund or Friendly Society in connection with the Bourne Baptist Chapel, though mem-

bers need not be Baptists. The membership is 140 (June 1907), and the invested funds at the beginning of 1907 amounted to £1,715. The subscription is 16s. a year, which covers a benefit in sickness of 10s. a week for 65 weeks, 5s. for 65 weeks, 2s. 6d. for rest of illness, medical attendance, £10 at death of member, £5 at death of member's wife, and a "knife and fork" tea.

There are also several yearly dividing societies.

BOURNE SELF-AIDING MEDICAL CLUB.

The object of this Club, which embraces twenty-eight parishes besides Bourne, is to provide the members with a doctor and medicine. Operations are paid for and women are given 10s. 6d. at the time of their confinements. The management is in the hands of a committee, consisting of the chairman, subscribers of £5 a year and upwards, and the stewards, one from each parish, who are generally the clergy. An adult member pays 5s. a year, and for every benefit member there must be an honorary member who pays 1s. a year. A couple with children pay 8s. a year, and without children 10s. a year. Children unemployed are charged for at the rate of 2s. a year each up to four in number, those in excess of four are admitted free. A boy or girl under sixteen if at work is charged 4s. a year. Ninety families and a few single people in Bourne belong to the Club. For the year ending May 26th, 1906, the voluntary contributions in Bourne, including £17 from the Trustees of Harrington's Charity, amounted to £25 15s. 6d., and the members' payments £81 19s. 9d.

CO-OPERATIVE SOCIETY.

The Bourne Provident and Industrial Society was started in 1894, and was wound up in 1903. The failure is attributed to bad management and lack of interest on the part of the members. The present store, which was opened directly the other was closed, is a branch of the Peterborough Equitable Industrial Co-operative Society, and is managed entirely from Peterborough. The number of members in Bourne is at present 230. The dividend in the pound on purchases is 2s., and is the same in the case of all the branches, of which there are several.

TRADE UNIONS.

There are no branches of any Trade Unions in Bourne.

TRUSTEE SAVINGS BANK.

There was a Trustee Savings Bank, but this was closed five years ago. No interest was taken in it by the trustees, with the result that the number of depositors fell off, and the business was transferred to the Post Office Savings Bank.

CLOTHING CLUB.

The rule in this Club, of which the vicar's wife is the treasurer, is for members to pay 1s. a month, to which at the end of the year 2s. is added by way of bonus. During 1905 the members' payments came to £66 18s., and the subscriptions to £11 17s. 6d.

For the size of the place the membership of the Friendly Societies is decidedly small. It is also rather surprising that the people of Bourne should have to look to Peterborough for the management of their co-operative store. Whether this lack of interest in self-help organisations is to be attributed to the large amount distributed in charitable assistance it is difficult to say, but only one witness was prepared to admit that this was so.

POOR LAW RELIEF.

The population of the Bourne Union in 1901 was 17,573, and that of the parish of Bourne 4,361, which had therefore just about a quarter of the population. Relief is administered by a committee of the whole Board of Guardians.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—BOURNE UNION.

1905.			Persons 60 and over in Popula- tion.	Persons 60 and over per 1,000 Popula- tion.	Paupers January 1, 1905.							Pan; ers over 60 to Popul ation over 60.
Population of Union (estimated)	*Paupers (Jan. 1)	Per Cent.			In.		Out.		Total.	†Over 60.		
					No.	Per Cent.	No.	Per Cent.		No.	Per Cent.	
17-151	653	3·8	2-127	124	96	15	557	85	653	392	00	18·4

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

Comparing the Bourne Union with Unions of like size and character, the rate of pauperism is high. The percentage of paupers to population on January 1st, 1905, in the eleven rural or mainly rural Unions of Lincolnshire was 3·2.

In the 20 years (1885 to 1905), the rate of pauperism in the Bourne Union has remained practically the same. On September 1st, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 4·0, and on the same date in 1905 the figure was 3·8.

The expenditure on relief has increased considerably. For the year ending Lady Day, 1882, the total cost of relief was £7,631, and for the year ending Lady Day, 1905, the cost was £9,936. Of the latter sum, £1,318 was spent on in-maintenance and £4,613 on out-relief. (For further details see Table B, Appendix VI.)

As regards the parish of Bourne, the expenditure on out-relief for the year ending Lady Day, 1906, was £661.

THE ADMINISTRATIVE RELATIONS OF
CHARITY AND THE POOR LAW.

None of the trustees of the Charities are members of the Board of Guardians. There is no reference of cases by the Board to the trustees, and no attempt has been made to distinguish between cases of old people, who should be dealt with by the Poor Law, and those who should be helped by the Charities. With a few exceptions the class of people who receive pensions from Harrington's Charity in no way differ from those in receipt of out-relief. It sometimes happens that the pensioners, as they get on in years, find themselves unable to live on the 5s. a week allowed by the trustees, and are obliged to apply for out-relief. An old couple is distinctly better off in the hands of the Guardians, who allow 6s. 6d. a week to a couple under 65, and 7s. 6d. a week if over 75. The trustees have power to give as much as 10s. a week, if necessary, but so far they have contented themselves with giving a fixed sum of £13 a year (5s. a week) in all new cases, while pensioners appointed under the old scheme, of whom there are 33, only receive £10 a year.

As regards the doles, no steps are taken to prevent them from reaching people in receipt of out-relief, and in a good many instances they are given in supplementation of such relief, but there is no evidence that the Guardians take the doles into account when granting relief.

The expenditure on out-relief in the parish of Bourne, regard being had to the size of its population, is very much less than in the other parishes which go to make up the Union. This is no doubt in part due to the fact that Bourne is a small town, and there

are more opportunities for work than in the other parishes which are purely rural; but it is also to be attributed to the large number of old people, 12 in almshouses and 71 in receipt of pensions, who are kept off the rates. If, for instance, the expenditure on out-relief in Bourne were at the same rate as in the parish of Billingham, which has a population of 1,018, it would have been £1,516 for the year ending Lady Day, 1906, instead of £661.

The following are instances of recipients of doles who were also in receipt of Poor Law relief:—

No. 97.—Widower, aged 73, a native of Bourne, formerly a labourer. Has three sons and a daughter, all married. Pays 3s. 1d. rent for a cottage, which is not very clean. Receives 2s. 6d. a week from lodger. Is bedridden and very weak. His children appear to have been a great trouble to him and never help. The Guardians allow him 5s. 9d. a week, including 2s. for someone to look after him. He would probably be better off in the infirmary, as a reliable person stated that he was "poorly looked after." Doles of 10s. twice a year and a blanket was given.

No. 98.—Widow, 79, a charwoman, rents a cottage, reported to be "fairly clean," at 2s. a week. Only gave up work six months ago. Is well spoken of. Receives 4s. 9d. out-relief and doles of 5s. twice a year and half a ton of coal from the General Charities. Her children, who are married, do not help her.

No. 102.—Widow, 72, in bad health and unsound in mind. Lives with single son, a labourer, who is a hard drinker and works irregularly. The cottage in which they live, for which they pay 1s. 9d. a week, is dirty and hardly fit for habitation. The old woman is said to be respectable, but would probably be better off in the workhouse. Has 2s. 9d. a week out-relief and doles of 5s. twice a year and half a ton of coal from the General Charities.

No. 103.—A couple, aged 76 and 74 respectively, man is partially paralysed and his wife nearly blind. Rent a cottage at 2s. 9d. a week, which is neat and clean. Guardians allow 7s. 6d. a week, and a married daughter gives a good deal of food and 6d. now and again. Other children said to be unable to assist. Doles of 10s. twice a year and half a ton of coal given by Charities.

No. 104.—Man, aged 29, a stonemason, in prison for arson, and has been in gaol three times during last six years. His wife, aged 45, has three sons by her first marriage, one is in the Army, another lives at home and is said to earn 15s. a week, and the third is a child of ten, for whom the Guardians allow 3s. 6d. a week. The woman does charring and earns 4s. a week. Rent of cottage, 1s. 8d. Character of woman and sons said to be good. Charities gave half a ton of coal.

In none of these cases except the last, in which the son was insured, were the people members of Friendly or Insurance Societies.

BOURNE.

Population (1901), 4,361.

SUMMARY of the income derived from the Endowed and Voluntary Charities, and of the amount expended by the Board of Guardians on out-relief:—

	£	s.	d.
Endowed Charities - - - - -	1,770	2	8
Voluntary Charities - - - - -	101	6	11
Out-relief (year ending Lady-day, 1906) - - - - -	661	0	0
	£2,532	9	7

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets

REPORT ON CULLOMPTON.

TABLE OF CONTENTS

	PAGE.		PAGE.
The Industries of Cullompton	200 [200]	Tabular Summary of Endowed Charities	201 [201]
Wages - - - - -	200 [200]	Voluntary Charities - - - - -	202 [202]
Rents - - - - -	200 [200]	Thrift Agencies :—	
Endowed Charities :—		Friendly Societies- - - - -	202 [202]
Charities of Acland and others - - - - -	200 [200]	Co-operative Society - - - - -	202 [202]
Charities of Wood and others - - - - -	200 [200]	Poor Law Relief - - - - -	202 [202]
Spieer's Charity - - - - -	200 [200]	Administrative Relations of Charity and	
Atkin's and other Charities - - - - -	200 [200]	the Poor Law - - - - -	203 [203]
J. and H. Hill's Charity - - - - -	200 [200]	Summary of the Income of the Endowed	
Lane's Charity - - - - -	200 [200]	and Voluntary Charities and Expenditure	
Arundell's Charity - - - - -	200 [200]	on Out-Relief - - - - -	203 [203]
Trotte's Almshouse - - - - -	200 [200]		

CULLOMPTON (DEVONSHIRE)

Population (1901), 2,922.

Cullompton, which is twelve miles from Exeter and eight miles from Tiverton, is an agricultural centre, and has also several small factories. These include a woollen mill with about 100 employees, nearly all women; a lace-mending factory, employing some 50 women and girls; a paper mill, employing about 40 men and 15 women; and a tanyard, with about 40 employees, all men.

The existence of these mills adds very much to the prosperity of the place, and the position of many families is much improved thereby.

WAGES.

The wages in the woollen mill for women average about 12s. a week; in the lace factory they average about 10s. a week; the less skilled hands earn 5s. to 6s., while others earn at times as much as 15s., or even 18s. a week; in the paper mill the majority of the men earn on the average 18s. a week; a few earn as much as 50s.; the women earn an average wage of 10s. to 12s. a week; in the tanyard the majority of the men earn about 18s. a week.

Ordinary agricultural labourers receive 12s. a week with a cottage rent free, cider, and a potato ground. In addition there is extra pay for overtime and for harvesting. In the cases in which a cottage is not given the wage is 14s. a week.

In the Report of the Board of Trade on the wages of agricultural labourers issued in 1905, the average weekly earnings (including the value of allowances in kind) of ordinary labourers in Devonshire are stated to be 17s. 1d. In only two of the South-Western Counties—Cornwall and Monmouthshire—are the earnings higher.

RENTS.

There are a certain number of cottages to be had with two or three rooms at rents varying from 1s. 3d. to 1s. 9d. a week, with rates in addition, which are 4s. 6d. in the pound. The majority of the people live in four-roomed cottages at 2s. 6d. a week, which, with rates, come to about 3s. a week.

ENDOWED CHARITIES.

CHARITIES OF ACLAND AND OTHERS.

The income of these Charities—viz., Acland, £2 12s.; Manning (part), £2 8s. 9d.; Bone, £2 18s.; and Hill, £2 12s.—forms a fund amounting to £10 10s. 9d., which is applied by the churchwardens in a weekly distribution of bread among poor persons to the number of about 60 in turn, 20 receiving a 2 lb. loaf every Sunday, and the same person receiving every third Sunday.

CHARITIES OF WOOD AND OTHERS.

These Charities are under different bodies of trustees, but the same persons are trustees of several Charities at once, while there is one secretary for these and other Charities of the parish, and once a year the trustees of the several Charities meet for the purpose of passing the accounts and appointing two acting trustees for each Charity for the following year.

The income of the following Charities—viz., Wood £16, Heathfield £7 10s. 8d., Prowse £12 10s., Manning (part) £9 11s. 2d., amounting together to £45 11s. 11d., is applied (less management expenses) in distributing to about 100 recipients material for shirts and shifts and three or four loaves of bread, according to the size of the family. The names of applicants, with the number of children dependent on them, are entered in a book by the secretary, and the acting trustees meet once a year for the purpose of allotting the gifts. The applicants are all, or almost all, very poor, and practically all of them receive a gift. Persons receiving Poor Law relief are not treated as disqualified to participate.

SPICER'S CHARITY.

The income, amounting to £67 a year, is applied in apprenticing poor boys in accordance with the terms of the trust. The boys are chosen by the vicar, churchwardens, and overseers, and are apprenticed to various local trades, such as those of builders, painters, bootmakers, etc. The apprenticing is by indenture, the term is from the age of 15 or 16 to 21, and the apprentice receives wages commencing at 3s. or 4s., and rising to 10s. per week. The premium—£12 10s.—is not paid to the master, but is placed in a bank, the master being entitled to receive the interest, and at the end of the term the money is given to the boy to start him. Twelve boys apprenticed by the Charity are at present serving their term. Although the apprenticing is useful as enabling boys at the end of their term to earn better wages than those of an unskilled labourer, there is not much demand for the Charity owing to the low wage paid during the apprenticeship. On the last occasion there was only one applicant, and in the preceding year there were five.

ATKINS'S AND OTHER CHARITIES.

Particulars of several Charities, the income of which is given in small monetary gifts, are as follows:—Atkins's Charity, £4 a year, divided by the trustees among eight poor persons.

Brock's Charity, £4 0s. 4d. a year, given by the vicar and churchwardens among 12 poor persons not receiving Poor Law relief.

Walrond's Charity, £11 16s. 10d. a year, divided among the vicar and churchwardens, and given by them at their discretion.

Murch's Charity, £2 0s. 8d., distributed by the overseers among eight poor widows.

J. AND H. HILL'S CHARITY.

The property of the Charity consists chiefly of land let in allotments. The income amounts to about £47 a year, out of which about £30, or rather more, is available as net income, and is applied by the two acting trustees in distributing coats and cloaks to poor men and women. In the present year coats costing 21s. each were given to 17 men and cloaks costing 14s. 6d. to 18 women. The recipients are chosen on the grounds of age, sickness, or want of employment. The same persons do not receive the gift again for three years.

LANE'S CHARITY.

Each of two poor parishioners, usually old men not in receipt of Poor Law relief, receives from this Charity 1s. per week, and at the end of the year £2 14s. in clothing and boots.

ARUNDELL'S CHARITY.

The income, £5 3s. 2d. a year, is given by the vicar in calico to 50 or 60 poor widows.

TROTTIE'S ALMHOUSE.

The almshouse is occupied by ten inmates appointed by the vicar and nominees of the Parish Council. No stipends are provided, the only income being a sum of £3 10s., which is applied in payment of outgoings, and all or most of the inmates are receiving Poor Law relief, although this is contrary to the terms of a scheme of the Charity Commissioners by which the Charity is regulated. The reason alleged for departing from the terms of the scheme is that persons receiving such relief are almost the only persons available as inmates.

In addition to the Charities mentioned above, there is a bequest of £3,000 given by the will of E. M. Hill, deceased, to the vicar and churchwardens for the benefit of deserving poor persons of the parish, whether receiving or not receiving Poor Law relief, but this bequest is at present subject to a life interest.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Name of Charity.	Gross Yearly Income.	Almspeople.	Out-pensioners.	Apprenticing.	Distribution to the Poor.		Remarks.
					In Money.	In Kind.	
Acland and Others	£ s. d. 10 10 9	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. —	£ s. d. 10 10 9	
Wood and Others	45 11 11	—	—	—	—	45 11 11	
Spicer	67 0 0	—	—	67 0 0	—	—	
Atkins and Others	21 17 10	—	—	—	21 17 10	—	
J. and H. Hill	47 0 0	—	—	—	—	47 0 0	
Lane	10 12 0	—	5 4 0	—	—	5 8 0	
Arundell	5 3 2	—	—	—	—	5 3 2	
Trotte's Almshouse	3 10 0	3 10 0	—	—	—	—	Bequest of £3,000, at present subject to life interest
E. M. Hill	—	—	—	—	—	—	
	211 5 8	3 10 0	5 4 0	67 0 0	21 17 10	113 13 10	

VOLUNTARY CHARITIES.

The only voluntary Charities in Cullompton are those connected with the church and the chapels.

With the exception of Ludlow, and the small parishes affected by the Jarvis Charity which were excluded from a nursing scheme, as it was thought they were well able to make their own arrangements, Cullompton is the only place which we have visited in which provision had not been made for district nursing.

The income of the District Visiting Fund of the Parish Church for the year ending Easter, 1907, was £75. The fund is administered by the clergy and district visitors.

Of the three Nonconformist churches replies were received from two, the income of which for the sick and poor during 1906 was £1 10s.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies in Cullompton at the end of 1905 were as follows:—

	Members.	Funds. £
Ancient Order of Foresters (one branch) - - - -	140	1,167
Independent Order of Rechabites, Salford Unity (one branch) - -	26	108
	166	1,275

We also obtained information as to the membership in Cullompton of the two following centralised Societies, viz.:—

The Hearts of Oak (December, 1906) - - -	18
The Rational Association Friendly Society (December, 1906) - - -	140
	158

The valuation of the Court of Foresters in 1905 was 17s. 4d. in the £.

The above figures make a total adult membership of 324. Taking the population of 1901 this gives a percentage of 11·0 who are members of these Societies.

THE BENEVOLENT CLUB OR FRIENDLY SOCIETY.

This Society, which was started in 1850, is a sharing-out club, but instead of the division of funds taking place each year it takes place once in seven years. During the last period of seven years, which ended in May, 1906, £146 was paid away for funerals, £310 for sick pay, and £613 was shared among the members. Ten shillings per member is retained to start the new term with. The membership in 1907 was 150.

HEATHCOAT OLD AGE PENSION FUND.

This Fund was started in 1906 by the owners of the lace factory (which is only a branch factory), to which reference has already been made.

The management is in the hands of a committee of 15 members, 5 of whom are appointed by the firm, 2 by the foremen and forewomen, and 8 by other members of the Fund. Of the latter 4 are men and 4 women.

Every man and woman who shall attain or has

attained the age of 18 and works regularly for the firm may join the Fund.

A pension may be claimed any time after the age of 60 is reached.

Members may not contribute less than 3d. a week.

In the case of men the firm undertake to contribute an amount equal to the contribution of each member up to a total of 6d. a week in the case of those earning up to 20s. a week, 9d. a week in the case of those earning up to 30s. a week, 1s. a week in the case of those earning up to 40s. a week, and so on up to about 2½ per cent. of the member's wage or salary.

In the case of women the firm undertake to contribute an amount equal to the contribution of each member up to a total of 4½d. a week in the case of those earning up to 15s. a week, and 6d. a week in the case of those earning over that amount.

Provision is made in the rules for the return of contributions in the event of members dying or leaving the firm's service through ill-health or other cause.

A man or a woman aged 23 who pays 3d. a week would, with the additional sum contributed by the firm, secure a pension of 7s. a week at the age of 65.

The firm have also undertaken to give "service money" to all employees who had not less than 15 years' service at the date of the inception of the Fund if they joined it at once.

THE CULLOMPTON CO-OPERATIVE AND INDUSTRIAL SOCIETY.

This Society dates from the year 1894. In addition to grocery, the Society sells clothing and furniture.

The following table shows the progress made by the Society in recent years.

Year.	Members.	Capital. £	Sales. £
1901 - - -	154	1,111	2,207
1906 - - -	196	2,027	2,375

The dividend per pound on members' purchases for the half-year ending June, 1907, was 1s. 6d.

SUMMARY of the members and of the capital held by certain of the Thrift Agencies in Cullompton (population, 2,922 in 1901):—

Organisation.	Members.	Capital. £
Registered Friendly Societies (adults only) - - - -	324	*1,275
Co-operative Society - - - -	196	2,027
	520	3,302

* This does not include the capital held by the 158 members in the centralised Friendly Societies.

POOR LAW RELIEF.

The population of the Tiverton Union in 1901 was 27,738, and that of the parish of Cullompton at the same date 2,922, so that the latter contained about a ninth part of the population of the Union.

All fresh applications for relief come before the whole Board, but the revision of old cases is in the hands of three Relief Committees.

The following table gives particulars of the population and pauperism of the Union on January 1st, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—TIVERTON UNION.

1905.			Persons 60 and over in Popula- tion.	Persons 60 and over per 1,000 Pop- ulation.	Paupers January 1st, 1905.							Paupers over 60 to Popula- tion over 60.
Population of Union. (estimated)	*Paupers (Jan. 1)	Per Cent.			In.		Out.		Total.	† Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
26,470	1,052	4.0	2,859	108	163	15	889	85	1,052	621	59	21.7

* Excluding lunatics and vagrants.

† Proportion in September 1903.

If the Tiverton Union be compared with other rural or mainly rural Unions in Devonshire, its rate of pauperism will be found to be exceeded by two Unions only—Axminster and Torrington. The percentage of

paupers to population for the ten rural or mainly rural Unions in Devonshire was 3·6 on January 1st, 1905.

As compared with 1885, however, there has been some reduction in pauperism in the Tiverton Union.

In that year, on September 1st, the rate of pauperism (exclusive of lunatics and vagrants) was 4.4 per cent. of the population, as against 4.0 in 1905, and a further reduction has taken place since.

The expenditure on relief shows only a slight increase. For the year ending Lady Day, 1882, the total cost of relief was £11,079, and for the year ending Lady Day, 1905, the cost was £11,708. Of the latter sum £1,483 was spent on in-maintenance and £5,362 on out-relief. (For further details see Table B, Appendix VI.)

The expenditure on out-relief in the parish of Cullompton for the year ending Lady Day, 1906, was £741 9s. 8d.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Of the three Guardians for Cullompton, one is a trustee of five and another is trustee of one of the Endowed Charities, but here again there is an entire absence of co-operation between the trustees and the Board of Guardians, nor does any consultation take place between the clerk to the Charities and the relieving officer.

Though the number of those in receipt of out-relief who also receive doles from the Charities is not so large as in some places we have visited, it is very considerable.

In the case of Trotte's Almshouse, nine out of the ten inmates are in receipt of out-relief, in spite of the fact that it is distinctly laid down in the scheme which governs the Charity that those in receipt of Poor Law relief are ineligible.

We were assured by several informants that there was practically no difference between the inmates of the Almshouse and the inmates of the Workhouse. A case was brought to our notice of a man who was put in the Almshouse whose out-relief had been stopped for a time because of his drinking habits.

It is evident that as at present administered the Charities are doing nothing to keep people off the rates.

We give some instances below of persons in receipt of out-relief, who were either in the Almshouse or the recipients of doles.

No. 496.—Widower, aged 79, formerly an agricultural labourer. Has seven married children, who are said to be unable to help. Was admitted to Almshouse five years ago, and continued to work for a time. Has no stipend from the Almshouse Charity, but receives 3s. a week out-relief, and one of his daughters is allowed 1s. a week by the Guardians for looking after him. Also had a dole of 10s., some clothing, and some coal. Said to be a respectable old man who had worked hard.

No. 497.—Widow, aged 72, in Almshouse. Used to work on the land. Has four sons, one of whom, who is single, has disappeared. A married son gives her food on Sundays. All she has to depend upon is 3s. a week out-relief and a loaf every three weeks from one of the Charities. Received dole of 10s., clothing, and coals. Well spoken of by several reliable informants.

No. 499.—Couple, aged 77 and 90 respectively. Man was an agricultural labourer. Used to belong to Ancient Order of Foresters. No family. Gave up work ten years ago on account of illness, and receives 7s. a week out-relief. Rents a cottage—poor and rather dirty—at 1s. 6d. a week, plus rates. Several informants gave both man and wife a good character. Dole of clothing and bread given.

No. 507.—Widow, aged 83, formerly a laundress. Has five children, with one of whom, a single daughter, a seamstress, she lives. Rents a cottage—very neat and clean—at 2s. a week, plus rates. Has 3s. a week out-relief and a loaf of bread from a Charity every three weeks. Children help occasionally. Also had doles of money (7s. 6d.) and clothing. Said to be a respectable old woman.

No. 509.—Couple, aged 69 and 67 respectively, natives of Cullompton. Rent cottage—dirty and untidy—at 2s. 3d. a week, plus rates. Man, formerly a labourer, is crippled with rheumatism, and wife is almost blind. Live with single son, a labourer; other children are said not to help. Receive 5s. a week out-relief and a loaf every three weeks from a Charity. Man received gift of £5 from another Charity, and both received gifts of clothing. Six credible informants stated that recipients were notoriously untruthful, and given to cadging and drinking.

CULLOMPTON.

Population (1901), 2,922.

SUMMARY of the income derived from Endowed and Voluntary Charities, and of the amount expended by the Board of Guardians on out relief:—

	£	s.	d.
Endowed Charities	211	5	8
Voluntary Charities (year ending Easter, 1907)	77	0	0
Out-relief (year ending Lady-day, 1906)	741	9	8
	£1,029	15	4

REPORT ON CRICKLADE.

TABLE OF CONTENTS.

	PAGE		PAGE
The Industries of Cricklade - - -	205 [205]	Endowed Charities— <i>cont.</i> :—	
Wages - - - - -	205 [205]	Smyth's Charity (for parish of St. Sampson)	205 [205]
Rents - - - - -	205 [205]	Tabular Summary of Endowed Charities -	206 [206]
Endowed Charities :—		Voluntary Charities :—	
Hundred Acres - - - - -	205 [205]	Church Charities - - - - -	206 [206]
Dunch's Charity - - - - -	205 [205]	Nursing Association - - - - -	206 [206]
Hungerford's Charity - - - - -	205 [205]	Thrift Agencies - - - - -	206 [206]
Farmor's Charity - - - - -	205 [205]	Poor Law Relief - - - - -	206 [206]
Hodge's Charity - - - - -	205 [205]	Administrative Relations of Charity and the Poor	
King's Charity - - - - -	205 [205]	Law - - - - -	207 [207]
White's Charity - - - - -	205 [205]	Summary of the Income of Endowed and Volun-	
Smyth's Charity (for parish of St. Mary)	205 [205]	tary Charities and the Expenditure on Out-	
		Relief - - - - -	207 [207]

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets

CRICKLADE (WILTSHIRE).

Population (1901), 1,517.

There are no factories of any kind in Cricklade; a few men are engaged in the Great Western Railway works at Swindon, and some of the women are employed in making leather leggings and gloves such as are used by hedgers, by which they can earn 3s. or 4s. a week, but the bulk of the population are agricultural labourers.

WAGES.

The wages of the labourers are said to be 12s. to 14s. a week, with a cottage. There is not much to be earned at harvest time, the land being for the most part pasture.

In the Report of the Labour Department of the Board of Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Wiltshire are given as 15s. 8d. This figure includes all payments, whether in cash or kind, including free cottages. The demand for labour in Cricklade is said to be fairly steady.

RENTS.

The rent of a cottage with four rooms and a good garden is 4s. a week. The average rents of cottages occupied by agricultural labourers are stated to be 2s. a week.

ENDOWED CHARITIES.

The Charities of the parish, the names of which are given below, are managed by a body of trustees constituted by a scheme of the Charity Commissioners established in 1906:—

	Gross Yearly Income.		
	£	s.	d.
Hundred Acres, consisting chiefly of land let in a large number of allotments	143	10	0
Dunch's Charity	33	12	0
Hungerford's „	16	0	0
Farmor's „	53	2	0
Hodges's „	5	0	0

	Gross Yearly Income		
	£	s.	d.
King's Charity	16	4	8
White's „ (for parish of St. Sampson)	3	10	0
Smyth's „ (for parish of St. Mary)	21	2	8
Smyth's „ (for parish of St. Sampson)	30	14	0
	£322	15	4

The scheme above referred to did not effect any alteration of the trusts as regards application of income, but a scheme having this object is at present in course of preparation.

The trustees are the Rector of the parish of St. Mary, the Vicar of the parish of St. Sampson, and the High Bailiff of Cricklade (*ex-officio*), and ten representative trustees appointed by the Parish Council of Cricklade.

After payment of outgoings and management expenses, the net yearly income of the Charities amounts to about £240.

Out of this sum about £22 10s. a year is carried to an apprenticing account, and the fund is applied in apprenticing boys, usually for a term of five years, and at a premium of £15, paid in two instalments. The masters to whom they are apprenticed generally carry on business at Swindon, and the trades include those of builders, marble masons, carpenters, plumbers, upholsterers, watchmakers, etc. The apprentice receives weekly wages commencing at 6s., and rising to about 14s. in the fifth year. In fifteen years three apprentices have broken their indentures, while the others have got on well. It would be an advantage if the trustees kept in touch with the apprentice by visiting him from time to time. Several of the trustees stated that they consider that the amount expended on apprenticing might usefully be increased to £35 or £50 a year.

The residue of the net income of the Charities is applied in doles as follows (the figures given are those for the year 1906):—

Charity.	When given.	How given.	Number of Recipients.	Amount Expended.
				£ s. d.
Hundred Acres - - -	March.	Money payments of 1s. to 25s. each, average amount 6s. 9d. -	186	62 15 0
Dunch - - - -	Christmas.	Ditto, of 1s. to 17s. 6d. each, average amount 4s. 8d. -	99	23 4 0
Hungerford - - -	December.	Coats and gowns - - -	14	12 2 0
Farmor - - - -	May.	Money payments of 1s. to 20s. each, average amount 7s. 10d. -	83	32 14 6
Hodges - - - -	January.	Ditto, of 10s. each. - - -	10	5 0 0
King - - - -	Christmas.	Ditto of 6d. to 7s. 6d. each, average amount 1s. 11d. -	165	16 7 6
White (for St. Sampson) -	Ditto.	Loaf of bread - - - -	132	2 6 8
Smyth's (St. Mary's) - -	December.	Blankets, sheets, calico, etc. -	62	21 4 10
Smyth's (St. Sampson's) -	Ditto.	Ditto. ditto. - - - -	79	28 7 11
			830	204 2 5

In most cases the same persons receive several doles. The total number of individual recipients (single persons or heads of families) for the year above mentioned was 230, and if each person be taken as representing on the average a family of four persons, the total number of persons receiving the

benefits of the Charities was 920, out of a population of 1,517.

Before making the distributions the trustees circulate notices inviting applications, which are made personally at the schoolroom. The names of applicants are taken down by the clerk to the trustees, a list is

prepared, and the trustees meet for the purpose of selecting beneficiaries and determining the amounts to be awarded to each. The list of the recipients, with their addresses and descriptions, and the amount of the doles awarded to each, is printed and distributed. The recipients are required to have resided for at least twelve months in Cricklade, but with this qualification the doles are given to almost all applicants, the amounts being usually proportioned to the size of the family, while larger sums are given in

some special cases of sickness and infirmity. Of recent years the trustees have reduced the number of recipients by striking off the names of about fifty recipients, whose circumstances seemed to disentitle them to the receipt of charitable relief, but the list still includes, in addition to ordinary labourers, the names of small farmers, gardeners, grooms, tradespeople, shopmen, railwaymen, postmen, and others earning good wages.

TABULAR STATEMENT OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Charity.	Gross yearly income.	Apprenticing.	Distribution to the Poor.		Remarks.
			In Money.	In Kind.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Hundred Acres - - -	143 10 0	35 17 6	107 12 6	—	
Dunch - - - - -	33 12 0	—	33 12 0	—	
Hungerford - - - -	16 0 0	—	—	16 0 0	
Farmer - - - - -	53 2 0	—	53 2 0	—	
Hodges - - - - -	5 0 0	—	5 0 0	—	
King - - - - -	16 4 8	—	16 4 8	—	
White - - - - -	3 10 0	—	—	3 10 0	
Smyth (for parish of St. Mary)	21 2 8	—	—	21 2 8	
Smyth (for parish of St. Sampson)	30 14 0	—	—	30 14 0	
	322 15 4	35 17 6	215 11 2	71 6 8	

VOLUNTARY CHARITIES.

Apart from a Nursing Association, the benefits of which extend to several other parishes besides Cricklade, the only voluntary Charities are the Sick and Poor Funds of the two churches. The expenditure from these funds is about £20 a year. In one case the fund is administered by the clergyman himself; in the other, it is given through district visitors, and, with the exception of emergency cases, goes in monthly payments to a certain number of old people chosen because of their age or poverty. The same people are helped each month. The receipt of Poor-Law Relief is not treated as a bar to help from the church.

A feature of the Nursing Association is that members pay a small subscription (labourers 2s. a year, and those better off a higher subscription in proportion to their income), and when ill a weekly sum equal to their annual subscription. Non-members pay 1s. a week extra. We were informed that as a matter of fact very few labourers became members of the Association.

THRIFT AGENCIES

FRIENDLY SOCIETIES.

There are three registered permanent Friendly Societies for Adults in Cricklade, the membership and funds of which at the end of 1905 were as follows:—

	Members.	Funds
		£
The Vale of Cricklade Benefit Society	79	886
Ancient Order of Foresters (1 branch)	132	1,268
Independent Order of Oddfellows (Manchester Unity) (1 branch) ...	82	2,358
	293	4,512

The Hearts of Oak Society had a membership in Cricklade of 11 at the end of October, 1907. This makes a total of 304 adult members of Friendly Societies.

The Secretaries of the branches of the Foresters and Oddfellows did not consider that the gifts from the Endowed Charities were of sufficiently large amount to keep people from becoming members of these Societies. Having regard to the size of the population, the membership of the Friendly Societies is decidedly strong. Taking the population of 1901, the percentage of adult members of Friendly Societies to population is 20.0.

In this connection it is interesting to notice that Wiltshire comes eighth on the list of counties in the return of membership of the Ancient Order of Foresters referred to under Norwich. At the end of 1902, the membership of the Order per 1,000 of the population in Wiltshire was 42.49. Norfolk headed the list with a membership of 61.37, and Suffolk came next with a membership of 49.69 per 1,000.

POOR LAW RELIEF.

Cricklade is in the Union of Cricklade and Wootton Bassett. The population of the Union in 1901 was 11,357, and that of Cricklade 1,517, which was between a seventh and eighth of the population. Relief is administered by a Committee of the whole Board of Guardians, and the administration is said to be the same throughout the Union.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905 (for further details see Table A, Appendix V.):—

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

STATISTICS OF POOR LAW RELIEF—CRICKLADE AND WOOTTON BASSETT UNION.

1905.			Panpers 60 and over in popula- tion.	Persons 60 and over per 1,000 popula- tion.	Paupers January 1st, 1905.							Paupers over 60 to population over 60.
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	†Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
11,174	372	3.3	1,307	117	68	18	304	82	372	201	54	15.4

* Excluding lunatics and vagrants.

† Proportions in September, 1905.

Comparing the Cricklade and Wootton Bassett Union with other Unions of like size and character, pauperism seems to be at about the average rate. The percentage of paupers to population on January 1, 1905, for the ten rural, or mainly rural, Unions in Wiltshire, was 3.6. In the twenty years (1885 to 1905), pauperism in the Cricklade and Wootton Bassett Union has shown a marked decline. On September 1, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 4.1, and on the same date in 1905 the figure was 3.3.

The expenditure on relief has remained about the same. For the year ending Lady-Day, 1882, the total cost of relief was £5,760, and for the year ending Lady-Day, 1905, the cost was £5,841; of the latter sum, £1,088 was spent on in-maintenance, and £1,987 on out-relief. (For further details, see table B Appendix VI.)

As regards the parish of Cricklade, the expenditure on out-relief for the year ending Lady-Day, 1906, was £283.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

There has been no communication between the Board of Guardians and the trustees of the Charities, or any understanding arrived at as to the class of cases which each should deal with. One of the trustees is also a Guardian, but this has not led to any co-operation. Just before Christmas, the relieving officer supplies the clerk of the Charities with a list of recipients of out-relief for the purpose of preventing those in receipt of relief from being helped by the coat and gown Charity. In the cases in which doles are given to people on the out-relief list, of which examples are given below, it is stated that the amount is not taken into account by the Guardians.

We were informed by the Poor Law officials that in their opinion, so far from the Charities having reduced pauperism, they had, owing to the manner in which they were administered, tended distinctly to increase the number who came upon the rates. For instance, if Cricklade be compared with the parish of Purton in the same Union, it will be found that while Purton has a population of 2,525 (1,000 more than Cricklade), the expenditure in out-relief for the year ending Lady-Day, 1906, was £314, against £283 for Cricklade, *i.e.*, only £31 more.

The following are some of the many cases in which those in receipt of out-relief have also had gifts from the Endowed Charities:—

No. 61.—Couple, aged 50 and 46 respectively. Man who was formerly a farm labourer, has been paralysed, and unable to work for seven years. A single son, a signalman, said to earn 16s. a week, lives at home, and there is a girl, aged 12, at school. Two single daughters and a young single son away from home. Rent of cottage of three rooms, 1s. 10½d. a week. Man in receipt of 5s. 8d. a week out-door relief. Doles to the value of 18s. 11½d. given. Character of family reported to be good.

No. 63.—Widow, aged 61, said to be of rather weak intellect. Occupies two rooms, which are rather dirty and untidy, at a rent of 1s. 6d. a week. Receives 2s. 10d. a week out-relief, and 1s. from another source. 15s. 6½d. given in doles.

No. 65.—Couple, aged 69 and 60 respectively. Man formerly a labourer and hawker. Have two married sons, who are reported to be of bad character. One, aged 40, is in the workhouse, and has not worked for three years, while the other is described as being “lazy and dissolute,” and has been summoned for neglecting his family. Rent of two rooms, 1s. 6d. a week. Guardians give 3s. out-relief, and man earns about 2s. a week. Doles worth 11s. 2½d. given.

CRICKLADE.

Population (1901), 1,517.

SUMMARY of the income derived from the Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief:—

	£	s.	d.
Endowed Charities - - - - -	322	15	4
Voluntary Charities - - - - -	20	0	0
Out-relief (year ending Lady Day, 1906) - - - - -	283	0	0
	<u>625</u>	<u>15</u>	<u>4</u>

REPORT ON FAIRFORD.

TABLE OF CONTENTS.

	PAGE		PAGE
The Industries of Fairford - - - -	209 [209]	Voluntary Charities— <i>cont.</i> :—	
Wages - - - - -	209 [209]	Nursing Fund - - - - -	210 [210]
Rents - - - - -	209 [209]	Thrift Agencies - - - - -	210 [210]
Endowed Charities :—		Poor Law Relief - - - - -	210 [210]
Charities of Lady Mico and others -	209 [209]	Administrative Relations of Charity and the Poor	
The Church or Parish Lands - -	209 [209]	Law - - - - -	210 [210]
Tabular Summary of Endowed Charities -	209 [209]	Summary of the Income of Endowed and Volun-	
Voluntary Charities :—		tary Charities and the Expenditure on Out-	
Church Charities - - - - -	210 [210]	Relief - - - - -	211 [211]

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

FAIRFORD (GLOUCESTERSHIRE).

Population (1901), 1,404.

Agriculture is the one occupation followed by the inhabitants of Fairford. There are no other industries of any kind.

WAGES.

Taking the year round, the wages of ordinary labourers are said to be about 14s. a week with a cottage as well in some cases. Carters and shepherds earn 17s. to 20s. a week, and herdsmen, 20s., and generally a cottage would be given rent free. In the Report of the Labour Department of the Board of Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Gloucestershire are given as being 15s. 5d. This figure includes all payments, whether in cash or in kind, including free cottages.

Some of the older women work on the land, and earn 1s. a day, or more. The younger women will no longer do such work, and take to charring or washing instead. There is a fairly steady demand for labour in Fairford. Very few people are said to be out of work, and for an agricultural district the people are considered to be tolerably well-to-do.

RENTS.

The rents of labourers' cottages are put at 2s. to 2s. 9d. a week.

ENDOWED CHARITIES.

CHARITIES OF LADY MICO AND OTHERS, KNOWN AS THE SMALL CHARITIES.

The income of these Charities, consisting of the rents of cottage property, a rent charge, and dividends on stock, amounts to £44 19s. 8d. a year.

The trustees are the Vicar of Fairford and two persons appointed by the Parish Council.

The Charities (with the exception of one Charity, the income of which is, under the original trusts, to be distributed to the deserving poor in coals and blankets) are regulated by a scheme of the Charity Commissioners, made in 1869, which provides that the clear income shall be applied in providing the most deserving and necessitous inhabitants of the parish with clothes, bedding, fuel, medical or other aid in sickness, food or other articles in kind, and, in special cases, with pecuniary aid, and such benefits may be given either directly or through provident or friendly societies, but no funds of the Charities are to be applied directly or indirectly in aid of the Poor Rates.

After payment of out-goings and management expenses the net income is applied approximately as follows:—

	£ s. d.
Subscription to cottage hospital	2 2 0
Subscription to the Coal and Clothing Club mentioned below (see page 210)	5 0 0

	£ s. d.
Payment of 5s. to each of 20 poor widows ...	5 0 0
Distribution of blankets	5 0 0
Distribution of clothing	15 0 0
	£32 2 0

The trustees hold a meeting about a fortnight before Christmas for the purpose of choosing the recipients, who are for the most part the same persons each year. The gifts are distributed at the office of the clerk to the trustees on or about St. Thomas's Day. Not more than one gift is given to any one person. There are about 80 recipients of the clothing, which is given by tickets entitling the recipients to select articles of clothing, boots, or drapery to the value of 3s. 6d. The recipients of the blankets have them on loan for three or four years, and at the end of that period are usually allowed to retain them.

Persons in receipt of Poor Law relief are not treated as disqualified to receive the gifts, the trustees having interpreted the scheme to mean that they are at liberty to give in such cases provided the amount of the gift is too insignificant to be taken into account by the Guardians.

THE CHURCH OR PARISH LANDS.

Under a scheme established in 1859 by the Court of Chancery for the regulation of the Charity, one-third of the net annual income is applicable as follows:—£2 2s. to be paid to a county hospital, the residue to be distributed in provisions, clothing, or fuel among the deserving poor of the parish, being aged, infirm, or widows, and not in receipt of Poor Law relief, or in contributions to clothing clubs for the benefit of such poor people.

The gross yearly income of the Charity is £166 10s. 4d. One-third of the net yearly income amounts on the average to about £35 a year, but there has recently been heavy expenditure on repairs, and in 1906 there was a deficit on the account. The trustees of the Charity as constituted by a Scheme of the Charity Commissioners in 1889 are the lord of the manor (who is non-resident, and does not act), the vicar (*ex-officio*), and eight co-optative trustees, appointed with the approval of the Charity Commissioners.

The income is applied as to a sum of £2 2s. in a subscription to the cottage hospital, and as to the residue in the purchase and distribution of coals. Usually about 20 tons of coals, or more, according to the net income available, are distributed, the quantity given in each case being half a ton or thereabouts.

The coals are not given to persons who are in receipt of Poor Law relief, but otherwise the gift of coals is given at the same time and in the same manner as the other gifts.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of out-goings and management expenses

Name of Charity.	Gross Yearly Income.	Grants to Hospitals.	Grants to Provident Clubs.	Distribution to the Poor.		Remarks.
				In Money.	In Kind.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Charities of Lady Mico and others	44 19 8	2 2 0	5 0 0	5 0 0	*32 17 8	Outgoings and Management expenses, amounting to about £12, have to be deducted from this sum.
Church or Parish Lands	*35 0 0	2 2 0	—	—	32 18 0	*One third of net income of the Charity.
	£79 19 8	£4 4 0	£5 0 0	£5 0 0	£65 15 8	

VOLUNTARY CHARITIES.

The only Voluntary Charities in Fairford are a Nursing Association and the funds connected with the Church. The income of these funds, including that of the Nursing Association, is given in various issues of the Fairford Parish Magazine during 1906:—

	£	s.	d.
Coal and Clothing Clubs - - - -	19	0	0
Sick and Poor Fund - - - -	38	4	1
Fairford Parish Nursing Fund - - -	41	7	5
	£98	11	6

The money contributed to the Coal and Clothing Clubs was paid out in the form of a bonus. The Sick and Poor Fund is dispensed by the district visitors by means of tickets, and is given alike to those who do and who do not receive Poor Law relief.

We were informed by one witness of considerable experience that a good deal of harm was done by ladies who visited among the poor. A squalid home was but too often the one qualification for help, and people were encouraged to make applications for assistance who would not otherwise have done so.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

At the end of 1905 there were two registered Friendly Societies for adults in Fairford—viz.:—

	Members.	Funds £
The Mutual Assistance Society*	26	86
Ancient Order of Foresters (1 branch)	166	1,226
	192	1,312

* This society has recently been broken up.

The Hearts of Oak Society had a membership in Fairford of 12 at the end of October, 1907. This gives a total adult membership of 204, which is equal to a percentage of 14.5 of the population in 1901.

There is another Society to which a good many men in Fairford are said to belong—namely, the Cirencester Division Working Men's Conservative Association Benefit Society, which is worked on the lines of what are known as the Holloway Societies.

The Secretary of the Court of Foresters did not consider that the Endowed Charities had any effect in deterring people from joining Friendly Societies.

POOR LAW RELIEF.

The population of the Cirencester Union in 1901 was 19,620, and that of the parish of Fairford at the same date 1,404; so that the latter comprised about a fourteenth of the population of the Union. Relief is administered by a Committee of the whole Board of Guardians.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—CIRENCESTER UNION.

1905.			Persons 60 and over in popula- tion.	Persons 60 and over per 1,000 popula- tion.	Paupers January 1st, 1905.							Paupers over 60 to population over 60.
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	†Over 60.		
					No.	Per cent.	No	Per cent.		No.	Per cent.	
19,325	702	3.6	2,145	111	162	23	540	77	702	351	50	16.3

* Excluding lunatics and vagrants.

† Proportion in September, 1903.

Comparing the Cirencester Union with Unions of like size and character, the rate of pauperism is high. Of the seven semi-rural Unions in Gloucester and Hereford, there was only one—that of Dore—which had a higher percentage of paupers to population on January 1, 1905.

In the 20 years 1885 to 1905 pauperism has, however, shown a downward tendency in the Cirencester Union. On September 1, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 4.4, and on the same date in 1905 the figure was 3.6.

The expenditure on relief has increased but slightly. For the year ending Lady Day, 1882, the total cost of relief was £9,325, and for the year ending Lady Day, 1905, the cost was £9,536. Of the latter sum, £1,962 was spent in-maintenance, and £3,433 on out-relief. (For further details see Table B, Appendix VI.)

As regards the parish of Fairford, the expenditure on out-relief for the year ending Lady Day, 1906, was £265.

THE ADMINISTRATIVE RELATIONS OF
CHARITY AND THE POOR LAW.

There is no system of co-operation in force between the Guardians and the trustees of the Charities, two of whom are members of the Board. Before the distribution of doles the relieving officer's list of out-door paupers is consulted, but this does not preclude the doles from reaching a considerable number of those who are also in receipt of out-relief. In the case of one group of Charities, out of 17 recipients as many as nine were receiving Poor Law Relief. On the other hand, we were informed by a Guardian and a Relieving Officer that many more people would come for

out-relief were it not that as regards certain of the Charities the receipt of Poor Law Relief is a disqualification. It seems curious that the prospect of receiving in the course of the year one gift, the maximum of which would not exceed the value of half-a-ton of coal, should act as a deterrent, and it is impossible not to draw the conclusion that applications for out-relief are often made by people in no great stress of want. Whether the above-mentioned fact has any material effect in keeping down pauperism in Fairford is open to doubt, but the expenditure on out-relief as compared with that of other parishes in the Union is certainly not excessive. In one parish—that of Kempsford, where there are no endowments and the population is half that of Fairford—the sum spent on out-relief for the half-year ending Lady Day, 1906, was the same as that spent in Fairford.

The following cases are instances in which the Endowed Charities have been given in supplementation of out-relief:—

No. 68.—Widow, aged 71; keeps house for brother-in-law, aged 70, formerly a gardener, who allows her a room rent free. Has one son and three daughters, all married. Guardians allow her 3s. a week out-relief. Brother-in-law has a pension of 7s. 6d. a week from old employer and a cottage. The old woman received a dole of 5s. from Endowed Charity and the brother-in-law half-a-ton of coals.

No. 72.—Widow, aged 48, a laundress, has a cottage at 2s. a week rent. Two sons; one single, aged 21, living at home, said to earn 12s. a week; four daughters, one delicate and unable to work, and three of school age. Gives her earnings as being 7s. a week. Has 4s. 10d. a week out-relief. Endowed Charities gave 5s. dole.

No. 75.—Couple, aged 81 and 69 respectively, rent a cottage at £5 5s. a year. Very clean and comfortably furnished. Man, who was a gardener, is partially paralysed and very helpless. No children. Guardians allow 6s. out-relief and the Church 1s. ticket weekly. A dole of 3s. 6d. for clothing given by Endowed Charities.
(For other cases see Appendix XI.)

FAIRFORD.

Population (1901) 1,404.

SUMMARY of the income derived from the Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	79	19	8
Voluntary Charities - - - - -	98	11	6
Out relief (Year ending Lady-Day, 1906) - - - - -	265	0	0
	<u>£443</u>	<u>11</u>	<u>2</u>

REPORT ON LITTLE WALSINGHAM.

TABLE OF CONTENTS.

	PAGE.		PAGE.
The Industries of Little Walsingham -	213 [213]	Voluntary Charities :—	
Wages - - - - -	213 [213]	Church Charities - - -	214 [214]
Rents - - - - -	213 [213]	Nursing Association - -	214 [214]
Endowed Charities :—		Thrift Agencies - - -	214 [214]
Charities of Townshend, Cleave, Bond and		Poor Law Relief - - -	214 [214]
others - - - - -	213 [213]	Administrative Relations of Charity and Poor	
Poor's Allotment - -	213 [213]	Law - - - - -	214 [214]
Schuldhams and Straycock's Charities	213 [213]	Summary of the Income of Endowed and Volun-	
Tabular Summary of Endowed Charities -	213 [213]	tary Charities and Expenditure on Out-	
		Relief - - - - -	215 [215]

LITTLE WALSINGHAM (NORFOLK).

Population (1901) 867

The population of Little Walsingham is purely agricultural.

WAGES.

The wages of agricultural labourers are stated to be 12s. a week, with extras for hoeing, harvesting, etc., amounting to another 5s. a week throughout the year. It is not the custom to give free cottages.

In the Report of the Labour Department of the Board of Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Norfolk, are given as 15s. 3d. This figure includes all payments, whether in cash or in kind, including free cottages.

RENTS.

The rents of cottages average about £4 10s. a year.

ENDOWED CHARITIES.

CHARITIES OF TOWNSHEND, CLEAVE, BOND, HOUGHTON ESTATE AND SICK HOUSE LAND AND THE ALMSHOUSES.

The endowments of these Charities are as follows:—

	£
Almshouses, containing 16 rooms -	—
Townshend's Charity-land, yearly rent -	25
Cleave's and other Charities (farm and land), yearly rents -	130
	155

The Charities are regulated by a Scheme of the Court of Chancery made in 1861, under which—

The income of Townshend's Charity is to be applied in apprenticing poor fatherless or motherless children having a legal settlement in the parish.

The income of the Charities of Cleave and others, after providing for repairs of the almshouses and subscribing to the Norfolk and Norwich Hospital, is to be applied in the distribution of fuel, clothing, and blankets, among poor persons of good character resident in the parish.

The almshouses are to be occupied by poor persons having a legal settlement in the parish, and being not less than 60 years of age.

The trustees are:—

The vicar; the Guardians of the Poor (two); two trustees appointed by the Parish Council, and six co-optative trustees.

The almshouses are occupied by two married couples, each of whom has two rooms, and ten single inmates; and there are at present two rooms vacant. The inmates, all of whom are of advanced age, are appointed by the trustees, who choose poor persons resident in the parish, but do not in practice adhere to the requirements as regards legal settlement. The almshouses are kept in repair out of the income of the Charities, but are otherwise unendowed; and the inmates, with one or two exceptions, are in receipt of out-door relief, amounting

usually to 2s. 6d. a week in each case, which sum is eked out by some small assistance from relatives, etc., and by a share of the Christmas doles.

The income of Townshend's Charity, £25 a year, is applied in apprenticing and providing outfits for boys and girls, one or both of whose parents are dead. They must be the children of residents, but the parents are not required to have had a legal settlement in the place. The apprenticing is by indenture, the premium is usually £20, and the term four or five years. Wages commencing at about 5s. per week are received. Four boys bound respectively to a blacksmith, engineer, carpenter, and grocer and draper, are at present serving their apprenticeship. The system of "indoor" apprenticeship appears to be obsolete, and the children are therefore almost always apprenticed in Walsingham, where their parents or guardians live. The number of vacancies is about equal to the number of qualified applicants.

The net income of the other Charities, owing chiefly to the cost of repairs, has for some years not exceeded £50 or £60 a year, but the expenditure on repairs is now likely to be less, and the net amount available will therefore be greater.

A sum of £2 2s. is subscribed to the County Hospital, which entitles to one in-patient and two out-patient letters, and the residue of the income is applied in a Christmas distribution of coals to the value of £30 or £35, and clothes to the value of £16 to £20. The coals are given in quantities of five cwt., and the gift of clothing is in each case of the value of 2s. or 3s. A list of the recipients is prepared, and is revised annually by the trustees, some names being struck off, and such fresh applicants as the trustees consider suitable being added. Residence in the parish for 12 months is required before a person is entered on the list of recipients. As a general rule the Charities are not given to those who are earning over 18s. or 20s. a week, except in the case of persons with large families. The list is published, and those whose names appear on it receive the coal or clothing on application to the tradesmen by whom they are supplied. The recipients (families and single persons) number about 150, and, except in a few cases, each recipient gets both the coal and the clothing gift.

POOR'S ALLOTMENT.

The property of this Charity consists of land and stock producing £20 5s. 8d. a year.

The trustees are the lord of the manor, the vicar, and four trustees appointed by the Parish Council.

In accordance with a scheme of the Charity Commissioners made in 1877, the income of the Charity is applied in aid of a Clothing Club, of which an account is given below.

SCHULDHAM'S AND STRAYCOCK'S CHARITIES.

These Charities have an income of £5 a year, of which £2 10s. is given in bread to recipients chosen by the Vicar and Churchwardens, and £2 10s. is given in small quarterly money gifts to four or five aged widows appointed by the Vicar.

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of out-goings and management expenses.

Charity.	Gross Yearly Income.	Apprenticing.	Medical Relief.	Distribution to the Poor.		Remarks.
				In Money.	In Kind.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Townshend - - -	25 0 0	25 0 0	—	—	—	
The Almshouses - -	—	—	—	—	—	
Charities of Cleave, and others.	130 0 0	—	2 2 0	—	127 18 0	Repairs of the Almshouses have also to be provided out of the income.
Poor's Allotment - -	20 5 8	—	—	—	20 5 8	Applied in aid of a Clothing Club.
Schuldham - - -	2 10 0	—	—	—	2 10 0	
Straycock - - -	2 10 0	—	—	2 10 0	—	
	180 5 8	25 0 0	2 2 0	2 10 0	150 13 8	

VOLUNTARY CHARITIES.

The Sick and Poor Fund of the Church and a Nursing Association are the only Voluntary Charities in Little Walsingham. There is a Clothing Club, into which during 1906 ninety-seven members paid £55 10s. 1d. A bonus of £15 6s. was derived from one of the Endowed Charities—the Poor's Allotment Fund, to which reference has already been made. A bonus of 4d. in the shilling is allowed to widows, and 2d. to other members. Those who join are for the most part the wives of agricultural labourers.

The income of the above-named Charities was as follows:—

	£	s.	d.
Sick and Poor Fund - - -	10	0	0
Nursing Association (1906) - -	33	6	11
	£43	6	11

THRIFT AGENCIES.

The registered Friendly Societies in Little Walsingham are represented by a Lodge of the Independent Order of Oddfellows (Manchester Unity), and a Tent of the Independent Order of Rechabites. At the end of 1905 the Lodge of Oddfellows had 572 members, and funds in hand amounting to £6,296. The growth of the Lodge has been continuous, and it is said that the young men join as a matter of course. The Lodge serves a good many of the surrounding

parishes, but there were in June, 1907, 130 members resident in Little Walsingham. The Tent of Rechabites was started in 1902, and at the end of 1905 the members numbered 20, and the funds £5. This makes a total membership of 592, which is equal to a percentage of 68.3 on the population of 1901. Even if the members of the Oddfellows who are not resident in Little Walsingham be excluded the percentage is 17.3, which is high.

There is also an unregistered Society called the Walsingham Tradesmen's Benefit Society, which was established in 1860. There are now only 23 members, and funds amounting to £64. Membership is open to anybody earning over 15s. a week, but the Secretary stated that no fresh members were being enrolled. The subscription of £1 6s. a year covers the cost of a dinner worth 3s.

There are no Dividing Societies.

The Secretaries of the Oddfellows and the Rechabites were strongly of opinion that the Endowed Charities had no effect on their membership.

POOR LAW RELIEF.

The population of the Walsingham Union in 1901 was 19,621, and that of the parish of Little Walsingham at the same date 867, so that the latter contained about a twenty-second part of the population of the Union. Relief is administered by a Committee of the whole Board of Guardians.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—WALSINGHAM UNION.

1995.			Persons 60 and over in population.	Persons 60 and over per 1,000 population.	Paupers January 1st, 1905.							Paupers over 60 to population over 60.
Population of Union (estimated).	* Paupers (Jan. 1).	Per cent.			In		Out.		Total.	† Over 60.		
					No.	Per Cent.	No.	Per Cent.		No.	Per cent.	
19,510	791	4.1	2,224	114	95	12	696	88	791	554	70	24.9

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

Comparing the Walsingham Union with Unions of like size and character, the rate of pauperism is about the average. The average rate of pauperism to population for the 18 rural or mainly rural Unions in Norfolk was the same on January 1, 1905 as that for the Walsingham Union—viz., 4.1 per cent.

In the 20 years 1885 to 1905 pauperism has shown a downward tendency in the Walsingham Union. On September 1, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 4.7, and on the same date in 1905 the figure was 4.1.

The expenditure on relief has somewhat increased. For the year ending Lady Day, 1882, the total cost of relief was £7,954, and for the year ending Lady Day, 1905, the cost was £8,565. Of the latter sum, £1,063 was spent on in-maintenance, and £4,252 on out-relief. (For further details see Table B, Appendix VI.)

As regards the parish of Little Walsingham, the expenditure on out-relief for the year ending Lady Day, 1906, was £238.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Two trustees of the Charities are appointed by the Board of Guardians, but there is no co-operation between the latter and the Charities. Lists of those helped by the Charities are not taken to the relieving officer, and it frequently happens that the doles go to those who are in receipt of out-relief. In the case of the almshouses, most of the inmates are on the out-relief list, the allowance being smaller than it would be if they were living outside, and so far as this is the case it is obvious that the Charity merely goes in aid of the rates.

The almshouses have the reputation of being rather noisy, and it is said that the more respectable people are, the less inclined are they to go into them. The almshouses are, in fact, a sort of small workhouse for the parish.

The Charities as at present administered do not in any way reduce the number of paupers in Little Walsingham.

The following are instances of people in the almshouses who were in receipt of out-relief:—

No. 108.—Widow, aged 75. Had been an inmate of the almshouses 20 years. Her husband died there 17 years ago. Till three years ago she used to earn a little by charring. Now her only certain income is 2s. 6d. a week out-relief. Received from the Charities a clothing ticket for 3s. and 5 cwt. of coal. Said to be a respectable woman. Room fairly clean.

No. 109.—A single woman, aged 74. It was stated that her character had not been good, and she had an illegitimate son living. In receipt of 2s. a week out-relief, clothing ticket value 3s. and 5 cwt. of coal given by Charities. The son, who was married, did not help her, and apart from the out-relief all she would admit receiving was some tea, sugar, etc., once or twice a year from a lady. Room very clean.

No. 110.—Widow, aged 78, with three married sons and two married daughters, and a single daughter in an asylum. In receipt of 2s. 6d. a week from her sons, paid through the Guardians. Reports as to her character conflicting, but one reliable witness said she had always been a drunken, dissipated woman. Was given clothing ticket for 3s. and 5 cwt. of coal by Charities. Room dirty and untidy.

No. 113.—Couple, aged 66 and 63 respectively; man formerly a farm labourer, suffered from heart disease. No children able to help. In receipt of 5s. a week

from Tradesmen's Club and 5s. out-relief. Clothing recently moved into the almshouses. Room exception-
ticket value 2s. and 5 cwt. of coal given by Charities. ally neat and clean.
These people, who were very well spoken of, had only (For other cases see Appendix XI.)

LITTLE WALSINGHAM.

Population (1901) 867.

SUMMARY of the income derived from the Endowed and Voluntary Charities, and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	160	5	8
Voluntary Charities - - - - -	43	6	11
Out-relief (year ending Lady-day, 1906)- - - - -	238	0	0
	<hr/>		
	£461	12	7
	<hr/>		

REPORT ON STAUNTON-ON-WYE, BREDWARDINE AND LETTON.

TABLE OF CONTENTS.

	PAGE.		PAGE.
Industries of the Parishes - - -	217 [217]	Thrift Agencies - - -	220 [220]
Wages - - -	217 [217]	Poor Law Relief - - -	220 [220]
Endowed Charities :—		Administrative Relations of Charity and the Poor	
The Jarvis Charity - - -	217 [217]	Law - - -	221 [221]
Tabular Summary of Endowed Charities -	220 [220]	Summary of the Income of Endowed and Volun-	
Voluntary Charities - - -	220 [220]	tary Charities and the Expenditure on Out-	
		Relief - - -	222 [222]

STAUNTON-ON-WYE.

Population (1901) 520.

BREDWARDINE.

Population (1901) 266.

LETTON.

Population (1901) 158.

These parishes are all in Herefordshire.

THE JARVIS CHARITY.

The above-named parishes, which adjoin one another, all benefit under the Jarvis Charity. The population is entirely an agricultural one.

WAGES.

The average wages for a labourer are stated to be about 11s. or 12s. a week, with a patch of potato ground and a cottage (rent, £4 to £5 a year) thrown in. Harvest money about £1 a year. Waggoners earn 15s. a week.

In the Report of the Labour Department of the Board of Trade on the Earnings of Agricultural Labourers (1905), the average weekly wages and earnings of ordinary labourers for the county of Herefordshire are given as 16s. 3d. This figure includes all payments whether in cash or kind, including free cottages.

The cottages, especially in Staunton, are very poor.

ENDOWED CHARITIES.

Jarvis's Charity was founded by the will of the testator, George Jarvis, made in 1790, whereby he bequeathed to the Bishop of Hereford for the time being and two other trustees, £30,000, the income of £11,000 thereof to be applied for the poor of Staunton-on-Wye, of £13,000 for the poor of Bredwardine, and of £6,000 for the poor of Letton; and he also gave his residuary estate to the charitable purposes aforesaid. At the date of the Report of the former Commissioners for inquiring concerning Charities (1837) the capital of the Charity, including accumulations, amounted to nearly £100,000 in Government Stock and cash, and the income was applied in providing for each family in the three parishes, clothing, food, fuel, medical assistance, schooling, and apprenticing. After stating that the population of the three parishes was only 1,180, and the yearly income of the Charity nearly £3,000, the former Commissioners observed that "it must be obvious that under even the most judicious system of management such a Charity would be likely to be productive of considerable evils, and accordingly it appeared at the time of the inquiry that it had encouraged a spirit of discontent, and a disposition to idleness and improvidence, and had attracted to the parishes numerous persons from other districts with a view of entitling themselves to a participation in the Charity. With respect to the distribution of food, it appeared that on several occasions as much as 120lbs. of beef had been given at one time to a single family." The Commissioners found also that in other branches of the Charity similar abuses had prevailed, and they accordingly certified the case to the Attorney-General.

In the result of proceedings taken by the Attorney-General, an Act of Parliament, entitled Jarvis Charity Act, 1852, was obtained, and in pursuance of the Act a scheme for the regulation of the Charity was established by the Court of Chancery in the same year.

Under the scheme the trustees are the Bishop of Hereford for the time being, the incumbents for the time being of the three parishes interested in the Charity, and eight trustees appointed by the Court (now by the Charity Commissioners).

The scheme provides as follows for the application of annual income:—

Not exceeding £1,200, to be reduced by 1861 to not exceeding £500, to be applied in provisions, clothing, or contributions to clothing clubs, and fuel, among such deserving poor of the three parishes, as are aged, or infirm, or widows, and not in the receipt of parochial relief, such sum to be applied in the proportions of 11 to Staunton-on-Wye, 13 to Bredwardine, and 6 to Letton;

Not exceeding £50, with residence, to be paid to a store-keeper;

Not exceeding £150, with residence and dispensary, and with certain extra fees, to be paid to a medical officer for attending the sick poor in the three parishes, and medicine, etc., to be provided;

Not exceeding £50 may be subscribed to a county hospital;

Almshouses for twelve poor, aged, and infirm persons of the three parishes to be erected, and the inmates to be maintained at an expense not exceeding 5s. per week each.

The scheme also provides for the erection of boarding and day schools for boys and girls of the three parishes, and for the maintenance and clothing of foundation scholars (30 boys and 30 girls), and the yearly payment of not exceeding £150 in apprenticing and £100 in advancement of scholars.

There is also a provision that the trustees may, with the approval of the Court, provide land for a recreation ground.

By a scheme of the Charity Commissioners dated November 29, 1904, the Charity was divided into an Educational Foundation and an Eleemosynary Charity. The almshouses, clerk's house, medical officer's house and storehouse, and sums of £43,040 and £1,000 Consols were assigned to the Eleemosynary Charity, and the residue of the endowment to the Educational Foundation.

The income of the Eleemosynary Charity consists of the dividends on the said sums of stock amounting to £1,101 a year; and sums amounting to about £160 a year are applied out of the income of the Educational Foundation in providing clothing and apprenticeship premiums for children attending the schools of the Charity.

The trustees meet at Staunton once a quarter. The distribution of the Charity is made by them in accordance with the population and needs of the three parishes, and without adherence to the proportions of 11-30ths for Staunton, 13-30ths for Bredwardine, and 6-30ths for Letton prescribed by the will of the founder and the Chancery scheme.

The subjoined table contains a comparative statement of the population of the three parishes in 1801, 1851, and 1901:—

Parish.	Population in 1801.	Population in 1851.	Population in 1901.
Staunton - -	430	586	520
Bredwardine - -	306	422	266
Letton - - -	124	214	158
Total -	860	1,222	944

The trustees have made rules for the administration of the Charity which prescribe that, except in the case of medical attendance and admission to coal and clothing clubs, no person is entitled to relief from the Charity who has not continuously resided in one and the same parish for five years; that persons convicted of a criminal offence will be excluded from the benefits of the Charity during the pleasure of the trustees; and that the benefits of the Charity will not be extended to:—any person who is rated to the relief of the poor at an annual sum exceeding £10; any person who has received parish relief within twelve months; any person who takes a lodger without the sanction of the trustees; any person who has a daughter or unemployed son not attending school residing at home (unless in the cases of ill-health or other urgent necessity); any single woman who is the mother of an illegitimate child.

After payment of outgoings and management expenses, particulars of which are shown below in the accounts, the net income of the Charity is applied as follows:—

A sum of about £450 a year is applied in providing old and infirm persons with provisions, coal, and clothing, nursing, and, in a few cases, small weekly sums in cash, and in assisting coal and clothing clubs. The sums usually expended on these several objects and the proportions applied for the benefit of the three parishes are shown approximately in the accounts given below.

Applications for the benefits of the Charity are made on printed forms containing the following questions:—

- 1.—What is your Name and Age?
- 2.—Are you Married or Single?
- 3.—State the number of your Children, and their age.
- 4.—Are they resident with you?
- 5.—State the day of month and the year in which you came to reside in this Parish.
- 6.—At what amount are you rated in the Parish Books?
- 7.—For what do you apply?

The applicants attend at a meeting of the trustees, when they are questioned as to their qualifications and circumstances, and if their cases are considered suitable their names are entered on the list of recipients. Most of the recipients are of advanced age, and except in the case of widows or persons afflicted by some special infirmity, all are over 60 years of age.

The relief given in kind consists either of what is known as a full allowance or of a partial allowance.

A full allowance consists of, weekly:—

- 6 lbs. of bread for a single person, or
- 12 lbs. of bread for a married couple;
- 2 lbs. of meat;
- 1 lb. of sugar;
- 3 oz. of tea.

In some cases also a weekly payment of 1s. to 4s. is given in cash, and a few receive annually one ton of coals and a ticket for clothing to the value of 20s.

A partial allowance consists of:—

- 6 lbs. of bread for a single person, or
- 12 lbs. of bread for a married couple;
- 1 lb. of sugar;
- 3 oz. of tea.

In the case of a "full allowance" the value of the articles given weekly in kind is, for a married couple 2s. 6½d., and for a single person 2s. or thereabouts. The value of a "partial allowance" is about 1s. a week. Delivery of the provisions is made once a week in each of the three parishes under the superintendence of the clerk to the trustees.

The number of persons in receipt of the allowances at the time of our enquiry was as follows:—

	Full allowance.	Partial allowance.
Bredwardine - - - -	12	5
Staunton-on-Wye - - -	10	18
Letton - - - -	5	—
	27	23
	—	—

The list of recipients is revised annually, but in practice the recipients continue to receive the Charity from year to year.

Coal and clothing clubs under the management of the trustees have been established in each of the three parishes. The number of persons belonging to the clubs is as follows:—

	Coal Club.	Clothing Club.
Bredwardine - - - -	40	39
Staunton - - - -	54	51
Letton - - - -	13	13

The clubs are open to persons who have resided for six months in the parish and are rated at less than £10 a year.

Most of the persons receiving relief from the Charity belong to the clubs. The members of each club pay 1s. a month, and the trustees give in the case of the Clothing Clubs a bonus of 8s. in the £, while in the case of the Coal Clubs they add to the member's contributions an amount sufficient to make up the price of one ton of coals delivered. The members' contributions amount to about £125, and the sum added by the trustees amounts to about £80 a year.

There are 12 almshouses, occupied by the like number of inmates, who are selected from old people on the relief list of the Charity. The accommodation in each case consists of a sitting-room and bedroom. The present almspeople are widows or widowers, and all, with the exception of one woman, who acts as nurse, are over 80 years of age.

Each almsperson receives a weekly allowance of provisions of the same amount as the "full allowance" mentioned above, with the addition of 2 lbs. or 3 lbs. of bread, and each also receives 1s. 6d. per week in cash and an annual allowance of 2 tons 5 cwt. of coals, 60 faggots of wood, and clothing to the value of £1. There is also an outpensioner who was formerly an inmate of the almshouses, and who receives 7s. 6d. per week.

A salary of £150 a year, with a residence free of rent, is provided out of the funds of the Charity for a medical officer (who is also the medical officer employed by the Guardians). Applicants who possess the residential and rating qualifications mentioned above are placed on the "medical list," and are entitled to receive medical attendance and medicine free of charge. All the persons on the "relief list" are included among those on the "medical list," the number on which is as follows:—

Bredwardine - - - -	64
Staunton - - - -	77
Letton - - - -	11
	<hr/> 152

Formerly a considerable sum was expended annually in providing relief in kind in cases of sickness on the recommendation of the medical officer. This expenditure had the effect of raising the sum applied in gifts in kind beyond the limit of £500 a year allowed by the scheme, and the relief given by the medical officer has now been cut down to a small sum annually.

A sum of about £30 a year is applied in grants to county hospitals, in accordance with the power in that behalf contained in the scheme.

A sum of about £145 a year out of the income of the Educational Foundation is applied in providing clothing for children attending the schools of the Charity and qualifying for the gift by regularity of attendance and good conduct. For a boy the clothing consists of a suit, shirt, two pairs of stockings, and pair of boots. For a girl, a dress, petticoat, chemise, stockings, and boots. In the case of an illegitimate child whose mother is living unmarried it is the practice to give boots only.

A small sum, not exceeding £15 or £20 annually, is applied in apprenticing. There are very few applications, and an application is rarely, if ever, refused. The reason alleged for the paucity of applications is that the parents are anxious that the children should be earning better wages than those received by an apprentice at the commencement.

The accounts of the Eleemosynary Charity for the year 1906 are as follows:—

RECEIPTS.

1905.	£	s.	d.	£	s.	d.
Balance Dec. 31st, 1905:						
To Cash at Bank and in hand at this date—						
(1) Under the Old Scheme of 1852	703	17	4½			
(2) Under the New Scheme of 1904	76	9	10½			
	780	7	3			
Less Expenditure for the December quarter not paid until January, 1906	290	10	5			
				489	16	10

1906.

To Dividends received for the four quarters ended October 5th, 1906 Clubs.—Contributions for the Clubs for the years 1905-6 received as follows:—

	£	s.	d.		£	s.	d.
Coal Clubs	B	24	0	0			
"	S	32	8	0			
"	L	7	16	0			
				64	4	0	
Clothing Clubs	B	23	8	0			
"	S	30	12	0			
"	L	7	16	0			
				61	16	0	
				126	0	0	
Incidental Receipts				3	5	0	

1906.

N.B.—Club Contributions for the Club season 1906-7, amounting to £25 18s., were in the hands of the Clerk at December 31st, 1906, and are not included in the accounts.

EXPENDITURE.

	£	s.	d.	£	s.	d.	£	s.	d.
Relief.—Brewardine:									
Provisions, Coal, and Clothing	84	1	0						
Nursing	30	10	0						
Weekly Cash	18	4	0				132	15	0

Staunton-on-Wye:

Provisions, Coal, and Clothing	132	0	10¾			
Nursing	19	7	0			
Weekly Cash	14	15	0			
				166	2	10¾

Letton:

Provisions	36	3	3¼			
Nursing	7	0	0			
Weekly Cash	4	19	0			
				48	2	3¼

Clubs: Coal	B	45	0	0			
"	S	51	6	0			
"	L	12	0	0			
				108	6	0	
" Clothing	B	38	0	0			
"	S	49	13	0			
"	L	12	14	3			
				100	7	3	208 13 3

Medical Officers Salary	100	7	5	205	15	5
Extras	150	0	0			
Coal for Surgery	2	0	7			
Relief B	1	17	3			
„ S	5	0	0			
„ L	6	19	0			
	1	9				
	12	0	9	165	18	7

Almshouses: Maintenance	115	2	1½			
Clothing	12	0	0			
Coal and Wood	32	0	11			
				159	3	0¾

Repairs				17	1	5
				£897	16	5¾

Establishment:—

Clerk's Salary	90	0	0			
Servant's Wages	19	10	0			
Stationery and Printing	16	3	0			
Contributions to Hospitals	30	12	6			
Expenses of Patients	7	13	10			
Rates, Taxes, and Insurance	17	7	10			
Carriage of Goods	4	2	3			
Fuel for Store House	15	2	0			
Auditor's Fee	3	3	0			
" Old Scheme	11	18	0			
Cleaning Almshouses	17	11	11½			
Postages	2	11	7			
Luncheons	1	5	0			
Sweeping Chimneys	1	13	0			
Oil for Engine	2	19	8			
Analysis of Water	1	11	6			
New Cheque Book	16	8				
Sundries	15	5½				
Stock on hand at Dec. 31st, 1906, not included above	20	2	10			
Loss on distribution of Stock	5	12	8¼			
				25	15	6¼

Less: Stock of goods on hand at Dec. 31st, 1905, included in above expenditure	15	14	3½			
				10	1	2¾

Balance at Dec. 31st, 1906:

Cash at Bankers	826	1	3			
Cash in hands of Clerk on Petty Cash account	40	3	7½			
				866	4	10½
Less accounts for Dec., 1906, Quarter not paid till January, 1907	298	19	0			
				567	5	10½

£1,720 1 10

£1,720 1 10

TABULAR SUMMARY OF ENDOWED CHARITIES.

Note.—The figures showing expenditure are subject to deductions in respect of out-goings and management expenses.

Charity.	Gross Yearly income.	Alms-houses.	Appren-ticing.	Medical Relief and Hospitals.	Coal and clothing clubs.	Distribution to the poor.		Residuary income, including amount spent on manage-ment.	Remarks.
						In Money	In Kind.		
Jarvis	£ 1261	£ 170	£ 15	£ 200	£ 80	£ 40	£ 475	£ 281	The figures under the several heads of expenditure are approximate only.

VOLUNTARY CHARITIES.

There are no Voluntary Charities in the parishes of Staunton-on-Wye, Bredwardine, and Letton other than those connected with the churches, and these are very small in amount. For the year ending December, 1906, the sums given for the sick and poor were:—

	£	s.	d.
Staunton-on-Wye
Bredwardine
Letton
	£6	1	0

No doubt the existence of the Jarvis Charity has largely done away with the necessity for voluntary charity.

A Nursing Association is being set on foot for the surrounding parishes, but the benefits are not to be extended to parishes participating in the Jarvis Charity, as it is considered that they are well able to make their own arrangements.

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

In the parish of Staunton-on-Wye there is a Lodge of the Independent Order of Oddfellows, Manchester Unity, which had at the end of 1906 a membership of 43, and funds amounting to £336. This is equal to a percentage of 8.3 of the population of 1901.

In the parishes of Bredwardine and Letton there are no friendly societies, but there is a Court of the

Ancient Order of Foresters in the adjoining parish of Moccas, which is largely made use of by people living in these parishes. The Vicar of Bredwardine stated that the great majority of the men in his parish were members of this Court. On the other hand, we were informed by a witness, to whose evidence we attach great weight, that in Staunton-on-Wye many young men who ought to be members of a friendly society neglect to join, and even when they do so there is a disposition when the novelty has worn off to let their membership lapse, with the idea that the Jarvis Charity will be available should sickness overtake them.

CLOTHING CLUBS.

There are also in the three parishes the coal and clothing clubs subsidised by the Jarvis Charity, to which reference has already been made, but in view of the large bonuses which are given, these seem to be more of the nature of charity than of thrift.

POOR LAW RELIEF.

The parishes of Staunton-on-Wye and Letton are in the Weobley Union, and the parish of Bredwardine is in the Hay Union.

The population of the Weobley Union in 1901 was 6,951, and that of the two parishes, Staunton-on-Wye and Letton, 678, which is about a tenth of the population. Relief is administered by a committee of the whole Board of Guardians.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (For further details see Table A, Appendix V.)

STATISTICS OF POOR LAW RELIEF—WEOBLEY UNION.

1905.			Persons 60 and over in popula-tion.	Persons 60 and over per 1,000 popu-lation.	Paupers January 1st, 1905.							Paupers over 60 to popula-tion over 60.
Population of Union (estimated).	*Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	†Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
6,780	221	3.3	854	126	48	22	173	78	221	128	58	15.0

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

Comparing Weobley Union with other Unions of like size and character, pauperism would appear to be rather below the average. The percentage of paupers to population on January 1, 1905, for the eleven rural or mainly rural Unions in Herefordshire, Worcestershire, and Warwickshire was 3.8.

In the twenty years 1885 to 1905 pauperism has remained steady in the Weobley Union. On September 1, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 3.4, and on the same date in 1905 the figure was 3.3.

The expenditure on relief shows an increase. For the year ending Lady-Day, 1882, the total cost of relief was £2,435, while for the year ending Lady-Day, 1905, the cost was £3,063. Of the latter sum

£463 was spent on in-maintenance and £898 on out-relief. (For further details see Table B, Appendix VI.)

As regards the parish of Staunton-on-Wye, the expenditure on out-relief for the year ending Lady-Day, 1907, was £10 8s. 0d., and in the parish of Letton the expenditure was 18s.

The population of the Hay Union in 1901 was 9,401, and that of the parish of Bredwardine 266, which is about a thirty-fifth of the population. Relief is administered by a committee of the whole Board of Guardians.

The following table gives particulars of the population and pauperism of the Union on January 1, 1905. (for further details see Table A, Appendix V.)

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

STATISTICS OF POOR LAW RELIEF—HAY UNION.

1905.			Persons 60 and over in popula- tion.	Persons 60 and over per 1,000 popu- lation.	Paupers, January 1st, 1905.							Paupers over 60 to popula- tion over 60.
Population of Union (estimated).	Paupers (Jan. 1).	Per cent.			In.		Out.		Total.	† Over 60.		
					No.	Per cent.	No.	Per cent.		No.	Per cent.	
9,324	320	3.4	1,044	112	67	21	253	79	320	176	55	16.8

* Excluding lunatics and vagrants.

† Proportions in September, 1903.

Comparing Hay Union with other Unions of like size and character, pauperism is above the average. The percentage of paupers to population on January 1, 1905, for the sixteen rural or mainly rural Unions in South Wales and Monmouthshire was 3.1. Only two of the Unions had a higher percentage of pauperism than Hay.

In the twenty years (1885 to 1905) there has, however, been a slight decrease in pauperism in the Hay Union. On September 1, 1885, the percentage of paupers (exclusive of lunatics and vagrants) to population was 3.6, and on the same date in 1905 the figure was 3.4.

The expenditure on relief has increased very considerably. For the year ending Lady-Day, 1882, the total cost of relief was £3,399, and for the year ending Lady-Day, 1905, it was £5,283. Of the latter sum £783 was spent on in-maintenance and £1,841 on out-relief. (For further details see Table B, Appendix VI.)

In the parish of Bredwardine the expenditure on out-relief for the year ending Lady-Day, 1907, was £18.

THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.

Three of the trustees of Jarvis Charity are also Guardians of the Poor. The relieving officer for the parishes of Staunton-on-Wye and Letton consults the clerk to the Jarvis Charity, and there seems to be no overlapping of cases between the Poor Law and the Charity. Although there is no working arrangement between the Board of Guardians and the trustees of the Charity, it is generally understood that the poor in the three parishes of Staunton-on-Wye, Bredwardine, and Letton should look to the Charity rather than to the Poor Law for help. One witness stated that it was the policy of the Guardians to do as little as possible for these parishes. He considered that the three parishes should have been made into a separate Union so that they might have derived greater benefit from the Charity. As matters stood, the Poor Rate being uniform throughout the respective Unions of Weobley and Hay, the funds of the Charity were being applied in reduction of the rate over the whole of the two Unions, and the three parishes were no better off in this respect than others not affected by the Charity.

There can be no doubt that the Charity is doing the work of the Poor Law, only on easier terms, and people get help from the Charity who would be refused by the Guardians. For instance, no steps are taken to see that children do their duty by their parents and contribute to their support when able. On looking through his books one of the relieving officers for the Weobley Union found that out of 107 cases he had on hand in 13 he had secured payments from children. As regards the Jarvis Charity, there was not a single case in which the trustees had communicated with the children.

On January 1, 1907, the number of people in receipt of out-relief in Staunton-on-Wye was two, and in Letton there were no out-door paupers. In Bredwardine, during the year ending Lady-day, 1905, there were only three paupers to whom out-relief was given. One of them had been refused help by the trustees of the Jarvis Charity by reason of her bad character (which, however, did not deter the Guardians from giving her out-relief), and the other two because they had deceived the trustees and forged a receipt.

For the year ending Lady-day, 1907, the expenditure on out-relief in Staunton-on-Wye was £10 8s.,

and in Letton 18s. In the parish of King's Pyon, in the same Union (Weobley) as Staunton-on-Wye, with a population 81 less, the expenditure on out-relief for the same year was £73 7s. Again, if the parish of Bredwardine be compared with that of Whitney, also in the Hay Union, it is found that the amount spent on out-relief in Bredwardine for the year ending Lady-day, 1907, was £17 18s. 6d., and in Whitney £68 1s. 10d., though there was only a difference of four in the population of the parishes. In both Unions much the same results would be shown if other parishes were taken for purposes of comparison.

From the above figures it is clear that the necessity for Poor Law relief, so far as out-relief, at any rate, is concerned, is reduced to a minimum in the three parishes under the present administration of the Charity. No attempt is made to distinguish between cases which should be left to the Guardians, and those which should be kept off the rates; practically everybody, almost regardless of character, who has the necessary residential and rating qualification is given assistance.

The following are instances of the kind of cases in which allowances of food or of money are given:—

No. 28.—Widow, aged 66, formerly a charwoman; rent of cottage, in bad state of repair and rooms dirty, £10 a year. Has two sons, one single, a butler, and the other married. Has 1s. a week from Jarvis Charity, married son allows 6s. a week, and she receives 2s. a week from lodger. Single son has helped, but is doing nothing now; is said to be out of work.

No. 30.—Widow, aged 58, formerly a charwoman; pays £4 15s. a year for cottage; rooms not very clean, and cottage in bad state. Unable to work through ill-health. Has three sons and two daughters, all married. Jarvis Charity gives 1s. a week, and children 2s. 9d. a week. Belongs to Coal and Clothing Clubs. Is insured, and has had small savings in Post Office Savings Bank, of which she still has a few pounds left for her funeral expenses.

No. 31.—Married couple, aged 78 and 79 respectively. Man, a labourer, says he earns about 4s. a week. Rent of cottage, in filthy condition and bad repair, £5 a year. Three sons and one daughter by wife's first husband, all married. Jarvis Charity gives 2s. 6d. a week. Belong to Coal and Clothing Clubs. These people get a very bad character. Both given to drink, and woman has been in prison.

No. 34.—Widow, aged 53, letter carrier, earning 7s. a week. Rents cottage, very clean and comfortable, at £4 10s. a year. Has two sons and two daughters, all single; one son in Ancient Order of Foresters. The sons who live at home (one a lad of 15) are said to earn 17s. a week between them. The daughters send home about £1 a year. Jarvis Charity gives 1s. a week. Belongs to the Coal and Clothing Clubs. This woman complained that "the Charity was a living death to them as could not work."

No. 40.—Married couple, aged 70 and 62 respectively. Live in cottage of the yearly value of £9, bought out of savings. Though man has lost a leg and is blind of one eye, he is still able to look after his pig and poultry on his own bit of land. Is apparently doing well by means of these and his garden produce. Wife, a charwoman, earns 8s. a week. Jarvis Charity gives 2s. 6d. a week. Belong to Coal and Clothing Clubs. Have five sons (two single) and four daughters (two single). Children are said never to have helped, though all (except imbecile daughter in workhouse) are apparently doing well.

No. 41.—Widow, aged 75, formerly a charwoman, pays 1s. 6d. a week rent for rather dilapidated cottage. Has four sons and five daughters, all married. Three of the children give 1s. a week between them, others do nothing, though most of them seem to be doing fairly well. She is past work, but sells a few eggs and a chicken now and again, by which she makes about 1s. a week. Has 3s. a week from Jarvis Charity. Very discontented; said "This is a worthless parish, and nobody gives anything away to us poor people."

In some of these cases, Nos. 34 and 40, for instance, the help from the Charity could well be dis-

pensed with at present. In the case of No. 31 people of such character are certainly not fit subjects for charitable assistance, and would be better in the workhouse. No. 41 would seem to be just a case in which the children should be communicated with, to see if they could not help further, and it is a question whether, in case No. 28, the small amount (1s. a week) from the Charity could not be found by the sons. In other cases, such as No. 30, the help given would appear to be quite inadequate. (For other cases see Appendix XI.)

STAUNTON-ON-WYE.

Population (1901) 520.

BREDWARDINE.

Population (1901) 266.

LETTON.

Population (1901) 158.

Total population of the three parishes, 944.

SUMMARY of the Endowed and Voluntary Charities and of the amount expended by the Board of Guardians on out-relief :—

	£	s.	d.
Endowed Charities - - - - -	1,261	0	0
Voluntary Charities - - - - -	6	1	0
Out-relief (year ending Lady Day 1907) - - - - -	29	6	0
	<u>£1,296</u>	<u>7</u>	<u>0</u>

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

REPORT

ON

Endowed and Voluntary Charities in certain
places in Scotland, and the Administrative
Relations of Charity and the Poor Law,

BY

MR. A. C. KAY

AND

MR. H. V. TOYNBEE.

REPORT ON SCOTLAND.

TABLE OF CONTENTS.

<i>PART I.</i>		<i>Page</i>		<i>Page</i>
Terms of Reference - - - -	225		Thrift Agencies - - - -	261 [35]
Places selected for inquiry - - -	225		Administrative Relations of Charity and the Poor Law :	
Arrangement of Report - - - -	225		Edinburgh - - - - -	264 [38]
Preliminary - - - - -	226		Montrose - - - - -	268 [42]
General Observations on Charitable Administrations :			Rural Parishes in Aberdeenshire -	270 [44]
<i>Edinburgh</i>			General Conclusions and Recommendations	273 [47]
Shelters, Labour and Lodging Homes	227 [1]			
Help in Money - - - - -	228 [2]		<i>PART II.</i>	
Help in Kind - - - - -	230 [4]		<i>Edinburgh</i> - - - - -	281 [55]
Relief of School Children - - -	231 [5]		Shelters, Labour and Lodging Homes -	282 [56]
Church Charities - - - - -	233 [7]		Help in Money - - - - -	283 [57]
Almshouse Charities - - - - -	234 [8]		Church Charities - - - - -	286 [60]
Pension Charities - - - - -	234 [8]		Help in Kind - - - - -	287 [61]
Medical Charities - - - - -	239 [13]		Relief of School Children - - -	288 [62]
Help to the Afflicted - - - - -	245 [19]		Almshouse Charities - - - - -	289 [63]
Homes and Orphanages for Children	246 [20]		Pension Charities - - - - -	290 [64]
Working Boys' Homes - - - - -	246 [20]		Medical Charities - - - - -	297 [71]
Lodging Homes for Young Women -	246 [20]		Help to the Afflicted - - - - -	302 [76]
Reformatory Institutions - - - -	246 [20]		Homes and Orphanages for Children -	303 [77]
Maintenance, Apprenticeship and Ad- vancement of Boys and Girls - -	247 [21]		Working Boys' Homes - - - - -	307 [81]
Miscellaneous Charities - - - -	247 [21]		Lodging Homes for Young Women -	307 [81]
Charity Organisation Society - -	248 [22]		Reformatory Institutions - - - -	307 [81]
General Observations - - - - -	248 [22]		Charities for General Purposes - -	311 [85]
<i>Montrose</i> - - - - -	250 [24]		Charity Organisation Society - -	314 [88]
Trustees - - - - -	250 [24]		Tabular Summary of Charities - -	315 [89]
Almshouse Charity - - - - -	251 [25]		Thrift Agencies - - - - -	326 [100]
Pension Charities - - - - -	251 [25]		Poor Law Relief - - - - -	329 [103]
Help in Money and Kind - - - -	251 [25]		<i>Montrose</i> - - - - -	331 [105]
Medical Charities - - - - -	251 [25]		Charities - - - - -	332 [107]
Examples of Recipients of Charities -	252 [26]		Tabular Summary of Charities - -	347 [122]
General Observations - - - - -	253 [27]		Thrift Agencies - - - - -	350 [125]
<i>Rural Parishes in Aberdeenshire</i> - -	257 [31]		Poor Law Relief - - - - -	352 [127]
Application of Income - - - - -	257 [31]		<i>Rural Parishes in Aberdeenshire</i> - -	354 [129]
Recipients - - - - -	258 [32]		The Burnett Mortification - - -	355 [131]
Inadequacy of Amounts given - -	258 [32]		New Deer - - - - -	368 [144]
Examples of Recipients of Charities -	258 [32]		Longside - - - - -	372 [148]
Nursing Associations - - - - -	260 [34]		Lonmay - - - - -	376 [152]
General Observations - - - - -	260 [34]		Methlick - - - - -	378 [154]
			Skene - - - - -	381 [157]
			Dyce - - - - -	382 [158]
			Old Machar - - - - -	384 [160]
			Tabular Summary of Charities - -	387 [163]

TO THE SECRETARY,

THE ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

SIR,

We now have the honour to submit for the consideration of the Royal Commission our Report on the matters referred to us for investigation.

TERMS OF REFERENCE.

The terms of reference were as follows :—

To make inquiry and report as to :

- (a) The administrative relations of charity and the Poor Law.
- (b) The extent, and the actual and potential utility of endowed and of voluntary charities. The inquiry to be confined to certain typical towns and parishes.

As regards medical charities our instructions were not to make an elaborate investigation, but to limit our inquiry to the question of overlapping or co-operation :

- (a) As between charities.
- (b) As between charities and the Poor Law.

PLACES SELECTED FOR INQUIRY.

The places selected by the Commission for the purpose of the inquiry were the city of Edinburgh, the burgh of Montrose, and certain parishes in Aberdeenshire which participate in the Burnett Mortification.

ARRANGEMENT OF REPORT.

After a preliminary statement of the scope of the inquiry and the procedure adopted, Part I. of our Report contains :—

1. General observations on the administration of the charities.
2. A statement as to the thrift agencies which are operative in the several places visited by us.
3. General observations on the administrative relations subsisting between charity and the Poor Law in the said places.
4. General conclusions and recommendations.

Part II. contains under the heading of each place a statement as to its population and industries, an account of the charities, the amount of their income, and the manner in which it is applied, together with some particulars regarding the operation of friendly societies and other thrift agencies, and a statement as to the number of paupers and the expenditure upon Poor Law relief.

Other matters to which reference is made will be found in the Appendix.

We have the honour to be, Sir,

Your obedient servants,

ANDREW C. KAY,
H. V. TOYNBEE.

April, 1908.

PRELIMINARY.

Within the period at our disposal (two months) we have visited and made inquiries in Edinburgh, in Montrose, and in seven parishes in Aberdeenshire which participate in the Burnett Charity. In the case of other parishes interested in that charity we obtained information regarding the administration by means of written inquiries addressed to the trustees, and the results of the information so obtained will be found in the tabular statement set out on p. 132 of our Report.

In the case of some of the more important charities it was our practice to send to the clerks a form of inquiry of which a specimen is given in Appendix II., p. 168, asking for particulars as to the objects of the charity, the income and other matters. The information so obtained has been useful as a basis of inquiry, but we have also made a point of supplementing this by means of a personal conference with the trustees or members of committees of management or their representatives. We have also had interviews with individual trustees and with many other official and representative persons in each locality. Particulars of the sources of our information, both personal and documentary, are given in Appendix I., p. 167. We desire to take this opportunity of expressing our thanks to the Chief Registrar of Friendly Societies for copies of Reports relating to the thrift agencies in Scotland, and also to the trustees of the charities, their clerks, the ministers of all denominations, the inspectors of poor and our other informants for the readiness with which they assisted us in our investigations.

INQUIRY REGARDING RECIPIENTS OF CHARITIES.

As was our custom in our English inquiry we procured lists of recipients from the clerks to the charities in every place visited by us, from which cases were selected at random, except that we invariably included a certain number of those on the out-relief list. These cases were visited personally by our inquiry officer and inquiries as to their circumstances and character were made by him, the information so obtained being afterwards checked by reference to ministers of religion, inspectors of poor, the police, charity organisation societies officials, shopkeepers and others.

Altogether 208 individual recipients of charity were visited and questioned. The particulars of each case have been summarised and are set out in Appendix X., p. 179. The period of time at our disposal, and in the case of Edinburgh the magnitude of the city, necessarily limited the extent of the investigation, but on the whole we believe that the results may be accepted as an authentic record of the circumstances and character of the recipients.

THRIFT ORGANISATIONS.

Particulars have been obtained by us in the towns as well as in the rural districts which we visited respecting the membership and funds of the more important thrift organisations generally made use of by the working classes. These organisations are five in number, namely, the friendly societies, trade unions (particulars of membership only obtained), industrial and provident co-operative societies, building societies, and trustee savings banks.

POOR LAW RELIEF.

Having regard to the close connection between charitable assistance and Poor Law relief we have thought it advisable to furnish statistics for each place relating to the administration of the Poor Law.

PART I.

I.—GENERAL OBSERVATIONS ON CHARITABLE ADMINISTRATION.

EDINBURGH.

Population (1901), 317,459. Reported, p. 55.

SHELTERS, LABOUR AND LODGING HOMES.

(Page 56.)

There are altogether ten of the above institutions in Edinburgh. Particulars of these are given below:—

Name of Institution.	Number of Beds.	Number of Admissions during 1906.
Edinburgh Night Asylum - - - - -	144	31,831*
House of Refuge for the Destitute - - - - -	100	16,004*
Salvation Army Shelter and Metropole for Women - - - - -	100	100†
The Edinburgh Jewish House of Refuge - - - - -	5	—
Church Army Labour Home for Men - - - - -	24	108‡
Church Army Lodging Home for Men - - - - -	40	32‡
Church Army Boarding Home for Women - - - - -	28	— §
Church of Scotland Labour Home for Men - - - - -	36	84
Church of Scotland Lodging Home for Men - - - - -	80	70‡
The Scottish National Society for the Prevention of Cruelty to Children Children's Shelter - - - - -	33	585

The Edinburgh Night Asylum and the House of Refuge for the Destitute are the two important institutions which give homeless persons a free night's lodging. The Salvation Army Shelter is virtually a lodging home for women, who pay from 2d. to 6d. a night, who would otherwise be in furnished rooms or the ordinary lodging-houses in the city. Not more than about eight homeless women and girls are admitted free on an average each night.

The Labour Homes belonging to the Church of Scotland and the Church Army admit men who, owing to loss of character or other causes, have become destitute, and an endeavour is made to give them a fresh start in life.

The Edinburgh Night Asylum, which admits men, women, and children under fourteen years of age, has a rule that those who have been one night in the asylum shall not be admitted for the space of three months, but this rule is not adhered to. Under exceptional circumstances the same person may be admitted ten times in the course of a month. The majority stay one night, but a good many remain two consecutive nights. The same people come again and again, and the tendency is for the applications from the same individuals to increase. The large majority of those who come to the asylum are said to be of unsatisfactory character, and a good many are living upon charity.

The House of Refuge for the Destitute also admits men, women and children of the same class as the Night Asylum. The same persons are not admitted more than three times in the course of a month.

* Figures for 1907. † Average number each night. ‡ For nine months. § The Home was only opened in November, 1907.

|| This Institution has several other branches of work, a full account of which will be found in our Report on Edinburgh, p. 56.

There is nothing to prevent people frequenting both institutions, and it is known that some do this, and women also go to the Salvation Army Shelter who have been in the House of Refuge.

In all cases a meal is given at night and in the morning. On Sundays it is known that large numbers who have had their porridge and milk in the morning at the Night Asylum secure the breakfast given by the Edinburgh Sabbath Free Breakfast Mission (*see* p. 61). If they choose they can obtain later on in the morning a bun and some coffee at another mission, and return to the asylum for a dinner of soup and bread. Free teas are also given on other days in the week by some of the missions, and altogether there seem to be many opportunities of obtaining free meals in Edinburgh.

It would appear that these shelters, on their present basis, while doing little or nothing to reinstate those who frequent them, are, on the other hand, making it possible for people to live a vagrant, irresponsible life. If a man or a woman has arrived at the condition of the majority of the inmates of these institutions, it is a question whether in their own interests and those of the community they should still continue to be entirely free agents.

CHARITABLE ASSISTANCE IN MONEY AND KIND.

The following is a list of the various charitable agencies in Edinburgh which give help in money or kind, apart from the church charities and those for the assistance of school children, which are separately dealt with. The figures are mostly for 1907.

(a) MONEY HELP.

(Page 57).

Name of Agency.	Gross Income.
	£
Alexander Horns Mortification - - - - -	114
Society for Relief of the Destitute Sick - - - - -	3,129
Society for Relief of Poor Married Women in Childbed - - - - -	10
Jewish Lying-in Charity - - - - -	53
Edinburgh City Mission - - - - -	56*
Society of St. Vincent de Paul - - - - -	524
Edinburgh and Leith Society for the Relief of Foreigners in Distress - - - - -	181
Society for the Benefit of the Sons and Daughters of Ministers and Missionaries of the Free Church of Scotland - - - - -	57†
Edinburgh John O'Groat Benevolent Association - - - - -	37
Edinburgh Royal Infirmary Samaritan Fund - - - - -	521
Grassmarket Mission - - - - -	200*
Scottish Female Domestic Servants' Benevolent Association - - - - -	88†
Edinburgh Jewish Board of Guardians - - - - -	162
The Edinburgh Hebrew Benevolent Loan Society - - - - -	56
William Whyte Fund - - - - -	36
Soldiers' and Sailors' Families Association - - - - -	169†
Soldiers' and Sailors' Help Society - - - - -	333
City of Edinburgh Charity Organisation Society - - - - -	262*
	5,968

Of the total sum mentioned above about £4,000 is applied in small weekly allowances, for the most part to sick persons or their dependants. The amount of such allowances varies from 2s. 6d. to 5s. a week.

In the case of the Society for the Relief of the Destitute Sick, which in 1906 had an income of over £3,000, the city is divided into thirty districts, with a visitor in charge of

* Sum received for relief only.

† Sum expended in Edinburgh.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

each, who is expected to investigate the circumstances of all persons resident in his district who apply for help. It is a rule of the society that before help is given a certificate must be signed by a fully qualified medical man, but this is not strictly adhered to and we were informed that such certificates can be got very easily and there were not a few cases of deception. Although no doubt the great majority of the cases relieved by the society are genuine, we think that there should be a more thorough system of investigation, both as regards character and the resources of those who apply. Sufficient trouble does not appear to be taken either by this society or the Edinburgh Royal Infirmary Samaritan Fund to ensure that the help given is really adequate. It is obvious that there must be many cases in which even the maximum allowance of 5s. a week is quite insufficient unless, as sometimes happens, it is given in supplementation of assistance raised by the Charity Organisation Society or some other agency. For instance, in the Report for 1907 of the Royal Infirmary Samaritan Fund, a case is mentioned of a woman with four young children with a rent of 4s. a week and no income to whom an allowance of 4s. a week was granted and a donation of 16s. when her husband left the infirmary.

The latter fund and the Society for the Relief of the Destitute Sick, as well as the Society of St. Vincent de Paul, assist persons in receipt of out-relief, and we were informed by an active member of the last-named society that applicants were encouraged to apply to the Parish Council, as the help given by the society was inadequate by itself.

Of the balance of the £5,900, about £400 is expended in gifts of money varying in amount from about 2s. 6d. to 20s., and the rest is applied in various ways for the benefit of special classes of recipients. As regards the Charity Organisation Society, we would point out that it is only incidentally concerned in raising funds for relief purposes.

It is worthy of notice that there are practically no endowed charities in Edinburgh which distribute large sums of money in indiscriminate doles at certain seasons of the year, a harmful practice which we found to be very common in most of the places which we visited in England.

The following are a few examples of cases relieved by some of the more important of the above charities.

Money Gifts.

No. 191.—Widow, 60. Charwoman. One daughter (married). Home very clean and well-furnished. Rent, £4 10s. per annum and rates. Insured in Prudential. Since husband's death, twenty years ago, she has supported herself. Daughter does not help. Weekly income, earnings, 8s. Had a grant from charity, 10s., last year, and 7s. 6d. previously. Said on good authority to be a quiet, respectable, hard-working woman.

No. 194.—Widow, 69. Lets apartments. Two sons (married). Home poorly furnished and rather dirty. Rent, £18 per annum and rates. Insured in Prudential. Came to Edinburgh forty-one years ago, and commenced letting apartments. Successful until two years ago. Received two grants, £3 each from a special charity, to pay off back rent and re-purchase furniture, which had been seized. Is now again behind with rent, and seems quite to have lost heart. Weekly income: earnings, 10s. (average); assistance from children, 1s.; total, 11s.

No. 195.—Married man, 35. Grocer's assistant. Wife and three young children living away. While in Edinburgh he was in lodgings. Rent, 9s. weekly, including partial board. Weekly earnings, £1 5s. Was only three months in Edinburgh. Wife wrote complaining that he sent her no money. Received from a special fund two grants, £3 and £2. Said on good authority to be unable to keep situations long, on account of intemperate habits, and evidence seemed to show him to be a begging letter writer.

No. 196.—Widow, 37. Second-hand clothes dealer. Four daughters (all under fourteen). Home clean and fairly well furnished. Rent, £11 per annum. Husband, 39, a printer, and died quite recently, after twelve months in Royal Infirmary. During seven weeks of his illness assistance, 2s. 6d., 3s., and later 5s. weekly was received from charity. Sister, single, 57, helps occasionally. Weekly income, 10s. (profit from business). Said on reliable authority to be hard-working and respectable, but late husband unsteady and a hindrance.

No. 200.—Spinster, 36. Charwoman. One son and four daughters (all under fourteen). Home poor, but clean and tidy. Rent, £9 10s. per annum. Man, 45, electrician, earning £1 18s. weekly, with whom she cohabited, died very recently. He was in Royal Infirmary seven weeks, and during six weeks of the time assistance was given her by two charities, one 8s., and the other 4s. 6d. weekly. Two children have free dinners at school, and have received annual gifts of clothing from another source. Character said on good authority to be unsatisfactory, and both given to drink. Out-relief and assistance from another charitable agency refused on this account. Weekly earnings, 7s. 6d.

No. 201.—Widow, 69. Charwoman. No children. Home clean, poorly furnished. Rent, £4 per annum. Suffers badly from eczema. Left late husband twenty years ago on account of cruelty and drunkenness. Weekly income: earnings, 5s., from a charity (for last nine months), 3s.; total 8s. Said on trustworthy authority to be very respectable.

(b) HELP IN KIND.

(Page 61)

Name of Agency.	Gross Income.
	£
Joseph Thomson's Mortification - - - - -	752
Bread and Meal Society - - - - -	67
Canongate Old Burgh Revenues - - - - -	144
Society for Supplying Cheap Coals to the Poor - - - - -	711
Edinburgh Sabbath Free Breakfast Mission - - - - -	794
House of Refuge for the Destitute Soup Kitchen - - - - -	—*
Edinburgh Public Soup Kitchen - - - - -	223
Newington Soup Kitchen and Cheap Coal Fund - - - - -	83
Simon Square Public Soup Kitchen - - - - -	104
Scottish Needlework Guild - - - - -	89†
Scottish Catholic Needlework Guild - - - - -	21‡
Dunlop Bequest - - - - -	5
	2,993

The income of these charities is available, as to a sum of £1,530, for the purpose of supplying meal and coal to poor persons at a reduced rate. The selection of the recipients rests either with the subscribers or with the ministers or other workers among the poor.

In the case of the Joseph Thomson's Mortification, which dates from 1786, we were informed that the demand for oatmeal has diminished to such an extent that in spite of persons in receipt of out-relief having been recently allowed to participate in the charity, a large portion of the income is unexpended. It is proposed to apply to the Court of Session for authority to extend the distribution to coals and milk as well as meal.

The Society for Supplying Cheap Coals is largely made use of by the various churches through whose agency the payments for coal are collected. Not more than half-a-ton of coal is supplied to the same person. We were informed that comparatively few of the recipients were ordinary wage-earners, and it is not thought that the society is abused to any great extent by those who should pay the full price for their coal.

The Edinburgh Sabbath Free Breakfast Mission gives a substantial breakfast to an average number of 900 men, women, and children each Sunday throughout the year. The majority of those who attend come from the common lodging-houses and shelters. While doing all justice to the good intention of those who are responsible for the mission, it is difficult to believe that this particular branch of their work can be productive of good results; indeed, it is admitted that some who attend the breakfast spend what they have on drink on the Saturday and trust to the mission to carry them over the Sunday.

Of the four soup-kitchens mentioned above the one connected with the House of Refuge is open throughout the year, while the others confine their operations to the winter months. In some cases a 1d. is charged for the soup, but it is more often supplied free. In the course of 1907 the total number of portions of food distributed was 147,000, of which about 43,000 were paid for. The Edinburgh Public Soup-kitchen and the Simon Square Public Soup-kitchen have made a practice during the last two years of comparing lists of recipients, and only two cases of overlapping have been detected.

* Income not shown separately.

† About 1,000 garments were also distributed.

‡ About 1,100 garments were also distributed.

In view of the many soup-kitchens and other agencies for the supply of free meals and clothing, we were not altogether surprised to hear from a missionary, whose statement was confirmed by another informant in a good position to judge, that there were people who managed practically to live upon charity in Edinburgh. It was said that when a free soup-kitchen was opened temporarily a few years ago as many as 75 per cent. of the recipients were of the loafing class. The fact is that the publicity almost inseparable from such agencies as soup-kitchens, has the effect of deterring the self-respecting poor from availing themselves of them.

THE RELIEF OF SCHOOL CHILDREN.

(Page 62.)

The relief of school children with food and clothing is carried on on a large scale in Edinburgh.

The following is a list of the chief agencies which assist school children. It is quite possible that there may be others in connection with churches and missions which have not come to our knowledge :—

Name of Charity.	Nature of help given.	Number assisted, 1907.	Gross Income, 1907.
The Flora C. Stevenson Committee for Feeding and Clothing Destitute Children - - -	Food & Clothing.	1,944	£ 655
The Courant Fund for Destitute Children - -	Food & Clothing.	585	625*
The House of Refuge for the Destitute - -	Food.	100†	— ‡
Police-Aided Scheme for Clothing Destitute Children - - - - -	Clothing.	1,255	487
The Edinburgh Sabbath Free Breakfast Mission -	Food.	250§	— ‡
Salvation Army Free Breakfast Fund - -	Food.	650†	84
St. Cuthbert's Co-operative Association Scheme for Clothing Poor Children - - - -	Clothing.	591	105
Society of St. Vincent de Paul (Sacred Heart Conference) Soup Kitchen for Children -	Food.	Not stated.	7
Grassmarket Mission - - - - -	Food & Clothing.	300§	27

Altogether about 145,000 meals were supplied by the above agencies in the course of the year. In most cases help is given during the winter months only.

Numbers of children are also fed through the agency of the various soup-kitchens mentioned on p. 62.

Since the middle of 1904 the Parish Council have made arrangements for the supply of dinners to children whose mothers are in receipt of out-relief. In February, 1908, nearly 400 children were being fed. Tickets for the dinners are distributed through the schools and taken by the children to various restaurants in the city. The meals are given all the year through and are not taken into account in fixing the relief to be given to the mother. A lady superintendent is appointed by the Parish Council to supervise the arrangements. The mothers of the children are mostly widows and deserted wives.

At the North Canongate School, at the date of our visit (February, 1908), we were informed that the number of children being fed daily was as follows : 236 by the Flora Stevenson Fund ; 110 by the Courant Fund ; and 52 by the Parish Council ; a total of 398, which was just a third of the total number of children in attendance. About 400 garments had also been supplied by four agencies. This school is said to be of a very representative character, for while children attend from the poorest parts of the city there is also an admixture of the children of "the substantially comfortable and thoroughly respectable working class."

* Includes cost of excursions and treats.
‡ Not shown separately.

† Average number fed each day.
§ Average number fed on Sundays only.

Of the agencies mentioned above, four, viz., the Flora Stevenson Committee, the Courant Fund, the House of Refuge and the St. Cuthbert's Co-operative Association's Fund give help through the schools, and the Police-Aided Scheme exchanges lists with the Flora Stevenson Committee, which tends to minimise the risk of overlapping. The meals supplied by these agencies as well as those given by the Society of St. Vincent de Paul are in each case dinners.* If there is overlapping it is likely to be between the Salvation Army, which gives breakfasts, and the other agencies.

A lady who has been intimately connected with the Flora Stevenson Fund for many years in giving an account of its work writes :—

“Those selected to receive help are generally the children of the very poor, such as widows, wives deserted by their husbands, of whom there is a very large number, women whose husbands are laid aside from ill-health, all of whom have to work to support themselves and their children. . . . The children of able-bodied fathers receive no benefit from our fund. There is always a difficulty in deciding cases where both parents are able-bodied but intemperate, whose children are the most neglected of all. Every effort is made to impress upon the parents their responsibilities regarding their children, but with too many of them the material benefit bestowed upon their children lessens their sense of duty. If dinners are given, some children get no breakfast at home ; if clothing or boots be given, they would, in many instances, be pawned but for the severest restrictions ; if the children are washed, as is done in a few schools, they are not undressed at night, but sleep in their clothes, and come to school next day to be again washed by the teacher or whoever is good enough to perform the office. . . . Poverty alone has not the effect of lessening the affection of parents for their children, but the degradation that comes from intemperance does tend to destroy the best instincts of humanity.

“If the duties of fatherhood and motherhood could be enforced there would be little need for feeding and clothing, except in rare instances.”

This latter contention is largely corroborated by the “ Report on the Physical Condition of Fourteen Hundred School Children in the City of Edinburgh,” published in 1906 by the City of Edinburgh Charity Organisation Society.† Of the 781 families whose circumstances and character were most carefully investigated, it was ascertained that 449 were in receipt of charitable aid of different kinds. The classification of these families according to character was as follows :—

	Cases.
Both parents were drunken in - - - - -	114
Father only drank in - - - - -	114
Mother only drank in - - - - -	29
Widows drank in - - - - -	25
Widows were sober in - - - - -	30
Drink was suspected in - - - - -	25
Both parents were sober but father ill - - - - -	13
Both parents sober and well in - - - - -	92
People doubtful in other ways - - - - -	7
	<hr/> 449 <hr/>

These figures show that in rather more than 64 per cent. of the cases the character was unsatisfactory.

There are also two societies in Edinburgh for giving country holidays to children, viz., the Edinburgh Children's Holiday Fund (*see* p. 86), and the Edinburgh Sabbath Free Breakfast Mission (*see* p. 61), which between them sent away about 3,000 children for a fortnight's holiday during 1907. It is unfortunate that a working arrangement which used to exist between these two agencies is no longer in force.

The following are particulars of four cases taken at random relieved by the Police-Aided Scheme for Clothing Destitute Children. It will be noticed that in every case the character of the parents is very unsatisfactory. We were unfortunately precluded from want of time from investigating cases relieved by the other charities ; very full particulars, however, of many such cases are to be found in the Report of the City of Edinburgh Charity Organisation Society referred to above.

* In the cases of very poor children the Flora Stevenson Committee give breakfasts and dinners.

† This Report can be had from P. S. King & Son, Orchard House, Westminster, S.W. Price, 5s.

CASES ASSISTED BY THE POLICE-AIDED SCHEME FOR CLOTHING DESTITUTE CHILDREN.

No. 205.—Married couple. Husband, 43, a casual labourer. Wife, 44. Four daughters (all under fourteen). Home, filthy. Rent, £6 15s. per annum. Insured in Prudential (all). Husband often out of work. Wife dirty and untidy. Weekly income from husband's earnings, 12s. Annual gifts of clothing for three eldest children for two years past. Said on good authority to be always dirty, fond of drink, and beggars.

No. 206.—Married couple. Husband, 40, a window-cleaner. Wife, 36. Five sons (all under fourteen). Home very poor and dirty. Rent, £6 5s. per annum. Insured in Prudential (all). Wife untidy and children neglected. Weekly income from husband's earnings, 14s. During illness of husband last year, 3s. weekly for seven weeks given by a charity. Three eldest children have received annual gifts of clothing for last four years. Character said on reliable authority to be unsatisfactory. Husband lazy, and both drink.

No. 207.—Married couple. Husband, 52, a labourer. Wife, 42, a charwoman. Two sons and three daughters (three children under fourteen). Home very bare and rather dirty. Rent, 3s. weekly. Weekly income from earnings: 3s. 6d. (wife's); 5s. (son's); 6s. (daughter's); total, 14s. 6d. During husband's illness a few months ago, out-relief, 5s. a week, and help from a charity, 3s. a week, were given for three weeks. Annual gifts of boots and clothing have been received by four youngest children during last five years, and they have received free dinners. On reliable authority it was stated that husband was lazy, a malingerer, constantly losing work through drink, and had been in police court more than once for assaulting his wife.

No. 208.—Married couple. Husband, 42, formerly a labourer, now paralysed. Wife, 38, a herring gutter. One son and two daughters (two under fourteen). Home horribly filthy, bare and dreary. Children dirty and apparently neglected. Rent, 2s. weekly. Income solely from wife's earnings, 6s. a week. Out-relief was given for sixteen months, but was discontinued when man was discovered intoxicated. Boots and clothing were given to two children last year. They also have free dinners. Said on trustworthy authority to be a most unsatisfactory family. Both man and wife notorious drunkards. Husband has had nineteen convictions for assault and breach of the peace, and used to assault his wife, whom he has never supported. Both have been in poorhouse.

CHURCH CHARITIES.

(Page 60).

Having regard to the large number of churches of different denominations in Edinburgh, we deemed it advisable to try and obtain some idea as to the extent to which they were engaged in the work of relieving distress. With this object we sent out a circular letter to the ministers of every church in the city, some 170 in all, asking for particulars of their various relief funds with the income for the year ending December 31st, 1906. To this circular only three ministers failed to reply, and the information which we obtained is practically complete for the whole city.

The total income for the relief of the poor from offertories, subscriptions, etc., not including offertories for hospitals and other charities, was £5,232, and from endowments £678, making the considerable total of £5,910. This figure includes £523 raised by six churches for nurses. Details as to the sums raised by the churches of the various denominations and the manner in which the funds are administered will be found in our Report on Edinburgh (*see p. 60*).

One marked feature of the administration is the number of churches which make a practice of giving grants towards rent, which is generally paid half-yearly.

As a rule, help is given regardless of whether the recipients are in receipt of Poor Law relief or not.

A weak point in the administration of these funds is the absence of co-operation between the various churches and missions, with the result that the same people are often helped by more than one agency. Such a system, or rather lack of system, must inevitably have a bad effect upon the character of the poor, and encourage them to attach themselves to more than one church. A minister told us of the case of a woman who was a full member of his church and in receipt of regular help from the funds who to his surprise was claimed as a member by the minister of another church. Another informant, with long and intimate acquaintance with charitable work in Edinburgh, assured us that competition existed between some of the churches and relief was used as a means of attracting adherents. With a view to minimising this evil it has recently been decided in a poor district of the city to hold the mothers' meetings on the same day and at the same hour.

We believe that these funds might be turned to better account if instead of being given in small sums, often in supplementation of out-relief, they were applied, possibly in conjunction with help from other charities, in keeping people off the rates in times of special

stress or in old age. If a poor person is considered to be of sufficiently good character to be helped from charitable funds, it seems highly unsatisfactory that he should be allowed to become a pauper and draw a portion of his income from the Parish Council.

The question is largely one of goodwill. If the churches would exchange lists of recipients and so avoid overlapping, and at the same time work in close co-operation with other local charitable agencies, we do not anticipate that, with the vast sums available for relief in Edinburgh, there would be any difficulty in securing the funds necessary adequately to support all those persons who ought to be prevented from coming upon the rates.

ALMSHOUSE CHARITIES.

(Page 63.)

The maintenance of almshouses appears to be a form of charity which is much less common in Scotland than in England.

The number of persons belonging to Edinburgh who are inmates of the five almshouses or homes for the aged, of which an account is given in our Report, is 208, and three-fourths of these are inmates of the home maintained by the Roman Catholic religious community known as the Little Sisters of the Poor. The inmates of the last-mentioned institution are for the most part old people who have been receiving out-door relief at the time of their admission and who, owing to increasing infirmity, would otherwise be obliged to enter the workhouse.

The other almshouse charities are mainly for the benefit of aged persons who are in reduced circumstances, but not of the poorest class. In the case of one charity, which provides stipends of 10s. per week, applicants are not regarded as ineligible provided their income does not exceed £40 per annum, and in other cases no stipends are provided and beneficiaries are required to have some means of their own, and in one case to pay a small sum for board.

Examples of beneficiaries of one of the almshouse charities which is for persons in reduced circumstances are as follows:—

Almshouses.

No. 110.—Bachelor, 69. Formerly librarian and secretary. Home well-furnished and comfortable. Annuity bought with savings. Single sister lives with him. Been in almshouse six and a half years. Weekly income: from endowment, 10s.; annuity, 10s.; total £1. Well known and greatly respected by many residents in the city.

No. 111.—Widow, 72. Formerly Berlin wool shopkeeper. Three sons and two daughters (all married) Home clean and comfortable, nicely furnished. Children do not assist. Late husband bank agent, and widow receives pension from Bank Widows' Fund. Has been in almshouse nine years. Suffers from valvular disease of heart. Weekly income: from endowment, 10s.; from bank pension, 15s. 6d.; total, £1 5s. 6d. Apparently very respectable.

PENSION CHARITIES.

(Page 64.)

The charities applicable for the payment of pensions to poor persons who by reason of age or infirmity are unable to maintain themselves are of very great importance, the gross yearly income of such charities amounting in the aggregate to no less than £42,374.

Many of the pension charities are confined by the trusts to particular classes of beneficiaries, while in the case of others which are not so restricted there are frequently directions that preferences shall be given on various grounds, such as for persons reduced from better circumstances, or for persons related to or bearing the same name as the founder.

The subjoined tables show approximately the number of pensioners resident in Edinburgh and the scales of pension in the case of (1) pensions for special classes, and (2) pensions of a more general nature.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

PENSIONS FOR SPECIAL CLASSES OF BENEFICIARIES.

Class of persons for whom intended.	Number of Pensioners.	Rate of pension per annum.
		£
Persons suffering from incurable disease - - - -	15	25
" " " - - - -	50	20
" " " - - - -	29	15
" " " - - - -	60	12 or 15
" " " - - - -	62	12
" " " - - - -	330	8
" " " - - - -	16	4 to 10
" " " - - - -	30	1 10s. to 6
Indigent gentlewomen - - - -	184	10 to 25
Freemasons - - - -	19	10 to 25
Decayed merchants or tradesmen or their widows - - - -	19	15
Widows of tramways employees - - - -	17	16
Widows of members of the police force - - - -	53	10 to 12
(1) Members of the Merchant Company with incomes not exceeding £50. (2) Carpenters, joiners and masons with incomes not exceeding £30. (3) Slaters, plumbers and plasterers with incomes not exceeding £25.	95	10 or 12 or in a few cases 25
Governesses - - - -	24	5, 10 or 15
Persons above the station of a servant or journeyman - - - -	86	5, 10 or 15
Master tailors - - - -	2	9
Domestic servants - - - -	6	7 10s.
Tradesmen or their widows - - - -	25	5 or 10
Indigent gentlewomen and gentlemen - - - -	7	5 to 10

OTHER PENSION CHARITIES.

Number of Pensioners.	Rate of Pension per annum.
	£ s. d.
27	27 15 6
102	25 0 0
14	20 0 0
2	17 0 0
11	16 13 4
205	15 0 0
272	10 0 0
3	10 0 0 or £20
262	6 0 0 or £6 10s.
254	2 0 0 to £5

TOTAL NUMBER OF PENSIONERS.

Belonging to special classes as above - - - -	1,129
Other pensioners - - - -	1,152
Total - - - -	2,281

As regards the number of pensioners, it is to be observed that frequently, and particularly in the case of the smaller pension charities, the same individual is receiving a pension from more than one charity. In eighteen out of seventy-seven cases of pensioners investigated by us the beneficiary was receiving permanent allowances from two, and in a few cases from more than two, charities, and it would appear therefore that in order to ascertain the number of individual pensioners the total mentioned above should be reduced by about 25 per cent.

Examples of the circumstances and character of some of the pensioners who were visited by our inquiry officer are given below. In some cases, for instance Nos. 118, 119, 128, 132, where pensioners are living with sons or other relatives who earn fairly good wages the pension can hardly be regarded as relieving actual distress, though it is no doubt a welcome addition to the family budget, and in a few exceptional cases (*see* Nos. 143, 147 and 159) assistance from the charities is being given where outdoor Poor Law relief had been discontinued on account of the bad character of the recipients. Cases in which the same persons are receiving both charitable and parochial allowances are dealt with in a separate section (*see* p. 40).

Pensions.

No. 115.—Widow, 68. Formerly sick nurse. No children. Home very clean and comfortable. Rent, £5 per annum. Insured in Royal Liver. £35 in Post Office Savings Bank. Worked up to eight years ago when she began to receive pension. Weekly income solely from charity, 9s. 7d. Said, on reliable authority, to be very respectable and thrifty.

No. 117.—Spinster, 64. Formerly governess. Home refined, and nicely furnished. Rent, £28 per annum and rates. Resides with two single sisters who let apartments, and one of them is an organist. Father held a public office in the city for many years. She has received pension for eight years. Weekly income : private means, 3s. 10d. ; from charity, 5s. 9d. ; sisters' earnings, 15s. and 11s. ; total, £1 15s. 7d. Said, on good authority to be most respectable family.

No. 118.—Widow, 84. One daughter (married). Home clean, and well furnished. Rent, £14 per annum and rates. Lives with daughter, whose husband is a baker. Bedridden for last seven years. Has received pension for twenty-two years. Weekly income : son-in-law's earnings, 16s. ; grandsons' earnings, £1 and £1 4s. ; from charity, 5s. 9d. ; total, £3 5s. 9d. Said, on reliable authority, to be very respectable.

No. 119.—Widower, 85. Formerly fitter. Two daughters (married). Home very neat, clean and comfortable. Rent, £7 per annum and rates. Lives with younger daughter. Weekly income : son-in-law's earnings, £1 9s. ; from charities, 5s. 9d. and 2s. ; total, £1 16s. 9d. Said, on good authority, to be a respectable old man, who had worked hard.

No. 121.—Widow, 70. Small draper. One son (single). Home clean and comfortable. Rent, £17 per annum and rates. Business said to have deteriorated. Son, 48, not very bright, assists in shop. Weekly income : shop, 10s. ; from charity, 5s. 9d. ; total, 15s. 9d. Said, on trustworthy authority, to be very respectable and hard working.

No. 128.—Widower, 83. Formerly joiner. Two sons and one daughter (all single). Home comfortable and very clean. Rent, £15 per annum. Has not worked for twenty years, and has received pension twelve years. Lives with son, 37, clerk, and daughter, 40. The other son, 43, in United States of America. Weekly income : son's earnings, £2 5s. ; from charity, 4s. 7d. ; total, £2 9s. 7d. Said, on good authority, to be very respectable and formerly hard-working.

No. 130.—Married couple. Husband, 69. Formerly mason. Wife, 64, lets apartments. One daughter (single), who lives with parents. Home clean and nicely furnished (in good locality). Rent, £27 per annum and rates. £200 savings. Weekly income : from letting, 8s. (average) ; from charity, 4s. 7d. ; total, 12s. 7d. Family said, on reliable authority, to be very respectable.

No. 132.—Widow, 66. Two sons (single), and two daughters (one married). Home poorly furnished and dirty. Rent, £18 9s. per annum. Mainly supported by son, 31, shop assistant, and single daughter, 38, analyst, who live with her. Other children do not help. Has received pension five years. Weekly income : son's earnings, £1 7s. ; daughter's, £1 2s. ; from charity, 3s. 10d. ; total, £2 12s. 10d. Said, on good authority, to be respectable.

No. 134.—Spinster, 70. Formerly domestic servant. Home (one room), dirty and untidy. Crippled with rheumatism, and so cannot look after it. Rent, £6 per annum. Subscribed twenty years to Servants' Benevolent Association. Weekly income : from Servants' Benevolent, 1s. 2d. ; from charity, 3s. 10d. ; total, 5s. Said, on good authority, to be very respectable and deserving, and to have worked hard.

No. 137.—Spinster, 71. Formerly in service. Home clean and tidy. Rent, £6 per annum. For last ten years she has only done a little needlework, and spent all her savings. Has had pension for five years. Sight of left eye completely gone. Weekly income : earnings (average) 1s. ; from charities, 3s. 10d. ; total, 4s. 10d. Character said, on reliable authority, to be very good. —

No. 139.—Widow, 60. Lets lodgings. One son (single). Home clean and nicely furnished. Rent, £17 per annum and rates. Insured in Prudential. Supported partly by son, 23, warehouseman, who lives with her. Has had pension for one year. Weekly income : from lodger, 5s. 6d. ; son's earnings, £1 3s. ; from charities, 3s. 10d. ; total, £1 12s. 4d. Said, on good authority, to be very respectable and hard-working.

No. 141.—Bachelor, 68. Formerly collector for Gas Company. Quite blind. Shares a room with younger brother, 64, formerly brass finisher, who does the housework and cooking. Received gratuity, £150, in 1888, when company's business was transferred to town council. Brother said to have no income. Home barely furnished, clean. Rent, 2s. 6d. weekly. Insured in Prudential. Weekly income derived solely from charities, 3s. 10d. and 2s. ; total 5s. 10d. On trustworthy authority, brothers said to be very respectable, but to have under-stated their income.

[P. 1] NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

No. 143.—Married couple. Husband, 56. Formerly groom. Suffering from chronic catarrh of stomach. Wife, 55. Charwoman. Two sons and three daughters (all single). Home poorly furnished, but very clean. Rent, £11 9s. per annum. Insured in Prudential. Son, 25, mason, Aberdeen, pays rent. Daughter, 20, in lunatic asylum. Son, 23, mason, out of work. Daughter, 27, imbecile, and daughter, 15, milliner's apprentice. All live with parents. Weekly income: wife's earnings, 2s. 6d.; daughter's, 2s. 6d.; from son (for rent), 4s. 2d.; from charity (twelve years), 3s.; total 12s. 2d. Man's character said on good authority to be doubtful. He had parish relief for fifteen years, but it was discontinued for drunkenness, but wife said to be hard-working and respectable.

No. 147.—Widow, 63. Formerly laundress. Adopted daughter (married). Home very dirty, dark and gloomy. Rent, 2s. 3d. weekly. Insured in Prudential. Weekly income derived solely from charity (eight years), 3s. It was reported on reliable authority that she was a notorious character, an habitual drunkard and utterly undeserving. Out-relief was stopped some time ago, on account of her intemperate habits.

No. 157.—Spinster, 29. An invalid since infancy. Has had to have a finger amputated on account of diseased arm and hand. Lives with mother, whose sight is failing, and sister, single, 26, shop-girl. Home clean and comfortably furnished. Rent, £10 per annum and rates. Insured in Scottish Legal. Weekly income: sister's earnings, 12s.; from charities, 2s. 3d. and 3s.; total, 17s. 3d. Family, said on trustworthy authority, to be nice, respectable people.

No. 159.—Married couple. Husband, 62. Formerly gardener. Subject to pleurisy. Has been in Royal Infirmary several times. Wife, 59. Upholsteress. No children. Home (one room and bed closet), very dirty and untidy. Rent, 2s. weekly. Insured in Scottish Legal. Parish relief has been given occasionally, and a voluntary Charitable Society is giving money, help, and coal. Weekly income: wife's earnings, 5s.; from lodger, 8s.; from church, 1s. and coals; from charity, 1s. 6d.; total, 15s. 6d. The couple said on reliable authority, to be fond of drink and terrible beggars, and man very lazy.

No. 162.—Widower, 75. Shoemaker. One son (single), deaf and dumb. Two daughters (married). Home poor, dirty and untidy. Rent, £7 per annum. He and son, 49, live and work together. A daughter looks in now and then to clean, etc. Weekly income: average earnings, 6s.; from charity, 2s. 3d. (ten years); total, 8s. 3d. Father and son said, on good authority, to be respectable and hard-working.

No. 165.—Widow, 70. Two sons and two daughters (all married). Home nicely furnished and very clean. Rent, £21 per annum and rates. Insured in Prudential. Supported by a son-in-law, with whom she lives. Other children do not help. Weekly income: son-in-law's earnings, £1 10s.; from charities, 1s. 11d. (three years) and 3s. 10d. (one year); total, £1 15s. 9d. Said, on credible authority, to be very respectable.

No. 168.—Spinster, 69. Formerly in service. Home well-furnished and very clean. Rent, £6 9s. per annum and rates. £20 in Post Office Savings Bank. Has an annuity £5 left her by former employer. Weekly income: annuity, 1s. 11d.; from charities, 2s. 3d. (one year) and 3s. 1d.; total, 7s. 3d. Said, on good authority, to be very respectable.

No. 173.—Widower, 79. Formerly ironmoulder. One son and two daughters (both married). Home fairly clean and comfortable. Rent, £5 10s. per annum and rates. Ironmoulders' Union. Suffers from hernia, for which he underwent an unsuccessful operation in Royal Infirmary. Received grant, £30, from Mechanics' Society. Elder daughter sends 5s. at Hogmanay, other children do not help. Weekly income: from Ironmoulders' Union, 7s.; from charity, 3s. (thirteen years); total, 10s. Said, on good authority, to have been always a very steady, respectable, hard-working man.

No. 181.—Spinster, 72. Formerly paper folder. Home (one small room), very poor and dirty. Rent, £7 15s. per annum. Insured in Prudential. Sister, single, 70, who formerly worked for same firm, lives with her, and also receives some charities. Both very infirm, and incapable of looking after selves and home. Weekly income: solely from charities, 1s. 3d. (six years), 3s. 10d., and 1s. 11d., and (sister's), 3s. 10d., and 1s. 11d.; total, 12s. 9d. Said, on reliable authority, to be very respectable old women.

No. 189.—Married couple. Husband, 51. Formerly joiner. Belongs to Ancient Order of Foresters. Wife, 48. No children. Home clean, comfortable and well-furnished. Rent, £9 10s. per annum. Husband is badly ruptured and very ill. Wife has to work hard, looking after him and two lodgers. Weekly income: from lodgers (two), 9s.; Ancient Order of Foresters, 2s. 6d. (four years), 9d.; total, 12s. 3d. Apparently very respectable, struggling people.

For other cases, see Appendix X. p. 226.

While our inquiries afford evidence that the pensions are generally going to persons who in point of character and circumstances are suitable recipients, we think that in some cases there is room for improvement in the mode of selecting beneficiaries and in other matters of administration. In particular there seems to be a general consensus of opinion as to the unsatisfactory nature of the system under which appointments are made to the Pension Funds vested in the town council, including the Trinity Hospital Fund, which is the largest of the Pension Charities and has an income of over £9,000 a year. These funds are managed by a committee of the Town Council consisting of one member from each of the sixteen wards. Printed forms of application are used, and before an election particulars of the candidates are sent to each member of the committee; but although the number of applications is very large—on the last occasion there were over 500—there is no organised system of investigation such as would seem to be essential if the claims of candidates are to be properly sifted and considered, and instead it is left to each member of the committee to make such inquiry and to nominate such candidate as he thinks

proper. This leads to an enormous amount of canvassing—one member of the committee told us that he had had as many as 300 or 400 visits from candidates and their friends within a month—and pressure, sometimes, according to the testimony of many different informants, not unconnected with electioneering and wirepulling influences is brought to bear on the members of the committee, with the result that the claims of candidates, however deserving, who are not able to enlist the support of the member for their ward, have no chance of being brought forward and considered. We understand that the question of adopting an improved method of selecting the pensioners is at present under consideration.

The following extracts which are typical of a large number of similar expressions of opinion by many responsible persons in a position to know the facts show the widespread dissatisfaction with the present system.

An ex-Town Councillor said : “ It is ward influence that gets people in ” ; and a Roman Catholic priest said : “ The people who get in are canvassers or relations of canvassers.”

A leading clergyman stated : “ Appointments go by favour. The members of the committee like the patronage.”

A gentleman occupying a prominent position in the city and closely identified with charitable work said that the love of patronage is engrained in the Scotch character, and described the nominations as “ electioneering bribes.”

A parish councillor informed us : “ You must be an influential man on the Election Committee of a town councillor to get a person into Trinity Hospital.” A town councillor and member of the Merchant Company said : “ Trinity Hospital is all a matter of interest.”

We were told by the secretary of a Foresters' Society that he knew cases of deserving persons who had applied for years without getting on a fund while others got on at once through influence.

Speaking of canvassing, a member of the Pensions Committee said : “ Councillors are sometimes pestered beyond endurance by the canvassing and leave the committee in consequence.”

Another councillor said he had known instances in which members of the committee were threatened with opposition and were opposed at their election for not taking up the case of a candidate, and the same informant added : “ I am a Manchester School Individualist, and most reluctantly I am driven to the conclusion that there should be a Commissioner or two, absolutely outside and independent, who should look after things.” A trades union official, a Socialist, had arrived at the same conclusion, and said : “ What is wanted is a Government inspector who would not be influenced by party considerations.”

In the case of two important pension charities with which the Merchant Company is connected the circumstances of candidates are investigated through an inquiry officer and a lady visitor, the trustees of another charity avail themselves of information in possession of the Charity Organisation Society, and in the case of two or three other charities some of the trustees themselves visit persons proposed for election, but with these exceptions the general practice is for the trustees in making appointments to rely on information contained in replies to printed forms of interrogatories supported by recommendations from ministers or householders. While forms of application and testimonials are useful adjuncts to any system of inquiry, we think that persons experienced in charitable work will agree in attaching much greater value to the information obtained by means of a personal visit and investigation of the home conditions and general circumstances and character of persons proposed for election, and such a system of personal inquiry by the trustees themselves or a qualified investigator on their behalf is, we think, essential in order to secure that charitable assistance shall go to the persons most eligible to receive it.

It is also, in our opinion, desirable that there should be more elasticity in the case of pensions which are at present awarded at a uniform rate, and that the amount given should be graduated according to the needs and circumstances of the particular case.

In the case of several of the more important charities, including those administered by the Town Council and the Merchants Company, the desirability of keeping in touch with the beneficiaries is fully recognised, and there is a very complete and satisfactory system of visiting them.

In the case of one charity which is for the relief of industrious and indigent aged men and women not less than sixty years of age, the net income amounting to about £450 a year is applied in grants of £5 or sometimes £3 to old people whose income from all sources does not exceed £15 a year. We were surprised to find that although the grants are sometimes renewed there is no general rule or practice in the matter. Grants of this nature might be useful in special circumstances such as the case of a person waiting to get on to a pension fund, but no inquiry seems to be made on such points, and it seems extraordinary to give isolated or intermittent grants to old people whose circumstances are generally the same from year to year and for whom a permanent allowance would be the only suitable form of assistance.

The system of appointment also in the case of the charity last referred to and of some of the other charities under private trustees seems unsatisfactory. It is the exception for applications to be invited by public notice, and there is too frequently an absence of independent inquiry, the practice being for each trustee to be asked in turn whether he has any special cases to recommend, and after these cases have been accepted, the others are considered, thus making the appointments chiefly dependent on the interest of individual trustees.

MEDICAL CHARITIES.

(a) HOSPITALS.

(Page 71.)

There are three General and nine Special Hospitals in Edinburgh. The following Table gives the number of beds in each, the number of patients treated in the course of a year, and the income for each. The figures are for either 1903 or 1907.

Name of Hospital.	Number of Beds.	Patients Treated.		Total.	Total Gross Income.
		In.	Out.		
GENERAL HOSPITALS					
Royal Infirmary of Edinburgh -	900	10,348*	38,660†	49,008	£ 69,862
Chalmers Hospital for the Sick and Hurt - - - -	44	608	3,535	4,143	3,655
Church of Scotland Deaconess Hospital - - - -	30	405‡	546§	951	1,861
SPECIAL HOSPITALS.					
Royal Edinburgh Asylum for the Insane (Charity Fund) - -	—	72	—	72	787
Royal Edinburgh Hospital for Incurables - - - -	200	301	—	301¶	17,940
Royal Victoria Hospital for Con- sumption - - - -	65	159**	1,137††	1,296	7,112
Royal Edinburgh Hospital for Sick Children - - -	120	2,114††	8,161††	10,275	11,648
Eye, Ear, and Throat Infirmary of Edinburgh - - - -	10	95	4,250	4,345‡‡	503
The Incorporated Dental Hospital and School - - - -	—	—	(see note) §§	—	2,143
Edinburgh Royal Maternity and Simpson Memorial Hospital -	43	425	575	1,000	2,470
Edinburgh Hospital and Dispensary for Women and Children -	16	179	2,451	2,630	1,503
The Hospice - - - -	13	162	78	240	717
	1,441	14,868	59,393	74,261	120,221

* 5,241 were from Edinburgh.

‡ About one-fourth were from Edinburgh.

|| There is accommodation in the asylum for 877 patients (private and rate-paid). The seventy-two patients are in the "Intermediate Wards," and partially supported by the Charity Fund.

¶ Ninety-seven were from the County of Edinburgh.

†† About three-quarters were from Edinburgh.

§§ The number of operations during 1907 was 18,040.

† About two-thirds were from Edinburgh.

§ 591 cases were also nursed.

** About half were from Edinburgh.

‡‡ About 85 per cent. were from Edinburgh.

None of the above hospitals make use of " letters " of recommendation.

It will be noticed that some of the hospitals, more particularly the Royal Infirmary and the Church of Scotland Deaconess Hospital, treat a large number of patients from outside Edinburgh. The Royal Infirmary may indeed be regarded as a national institution, for patients come to it from all over Scotland and not a few from England. We were informed that it is the custom for people from country districts to make use of the excursion trains in order to attend the out-patients' department, and that it was sometimes possible to say from what part of the country the last excursion train had come by the accent of the patients.

HOSPITALS WHICH TAKE PAYING PATIENTS.

There are five hospitals in Edinburgh which have beds for patients who pay. Particulars of these are given below :—

Name of Hospital.	Number of Paying Beds.	Scale of Payments.
Chalmers Hospital for the Sick and Hurt -	18	7s. 6d. a day.
Royal Edinburgh Hospital for Incurables -	16	£35 to £60 a year.
Royal Victoria Hospital for Consumption -	17*	£1 1s. a week.
Edinburgh Hospital and Dispensary for Women and Children.	16	5s. a week in most cases, some patients pay 10s. 6d. or 21s. a week.
The Hospice - - - - -	13	5s. a week in most cases, some patients pay 21s. or 30s. a week.

(b) DISPENSARIES.

(Page 73.)

In addition to the out-patients' departments or dispensaries attached to hospitals, there are seven general and two special dispensaries in Edinburgh. We append a list of these with the number of patients treated and the income for each. The figures given are in most cases for 1907.

Name of Dispensary.	Total Number of Patients treated.	Patients seen in their own homes.	Midwifery Cases (not included in column 2).	Total Gross Income.
				£
Royal Public Dispensary - - - - -	8,941	3,394	69	562
New Town Dispensary - - - - -	6,925	1,526	230	323
Western Dispensary - - - - -	5,000	740	24	160
Edinburgh Medical Missionary Society's Dispensary	10,774	2,558	348	503
Edinburgh Provident Dispensary - - -	6,646	2,200	140	497
St. Anne's Dispensary (Roman Catholic) - -	3,500	1,000	15	35
Edinburgh Jewish Medical Mission's Dispensary -	921	—	—	281
Eye Dispensary of Edinburgh - - - -	1,660	—	—	149
Edinburgh Dispensary for Skin Diseases - -	773	—	—	209
	45,140	11,418	826	2,719

The Edinburgh Provident Dispensary is only " provident " in so far as patients are expected to pay from 1d. to 4d. for each prescription made up. There is no system in force by which persons can become members and pay according to a fixed scale of contributions. Out of a total income of £497 for the year ending March 15th, 1907, the sum received in pence from the patients was £103.

* The patients occupying these beds are called " contributing patients." This is the average number of beds reserved for such patients.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

(c) NURSING INSTITUTIONS.

(Page 75.)

These are four in number, particulars of which are given below. The figures are for 1907, except in the case of the Church of Scotland Deaconess Hospital, for which the year 1903 is taken.

Name of Institution.	Number of Cases dealt with.	Number of visits paid.	Midwifery Cases.	Total Gross Income.
Queen Victoria's Jubilee Institute for Nurses -	5,162*	113,087	—	£ 3,284
The District Sick-Nurses Home - - - -	528	10,030	—	296
Edinburgh Lying-in Institution and Nursing Home - - - - -	193	—	193	142
Church of Scotland Deaconess Hospital (Nursing Branch) - - - - -	591	4,589	138	(given under hospitals)
	6,474	127,706	331	3,722

The Queen Victoria Jubilee Institute for Nurses takes in the whole of Edinburgh and Leith, whereas the District Sick-Nurses Home confines its operations to such parts of Edinburgh south of the High Street as are within reasonable distance of the Home, and the Church of Scotland Deaconess Hospital nurses cases almost entirely from the parish of St. Ninians.

(d) CONVALESCENT HOMES AND HOMES OF REST.

(Page 75.)

Of the Convalescent Homes and Homes of Rest more particularly made use of by Edinburgh people and largely supported by contributions raised in the city, the following are the more important.

Name of Home.	Number of Beds.	Patients admitted during 1906 or 1907.	Total Gross Income for 1906 or 1907.
Royal Infirmary of Edinburgh Convalescent Home, Corstorphine - - - - -	80	1,108	£ 4,110
Royal Edinburgh Hospital for Sick Children's Convalescent Home, Gullane - - - - -	(about) 20	116†	122†‡
Edinburgh Medical Missionary Society's Convalescent Home for Women and Children, Duddingston -	14	222	369
Ravenscroft Convalescent Home, Gilmerton - - -	—	537	399
Children's Convalescent Home, Gilmerton - - -	—	—	257
The Mother's Rest, Gilmerton - - - - -	28§	171	64
The Lady Aberdeen Memorial Home of Rest, Alva (a Branch of the Girls' Friendly Society) - - -	19	379¶	383
St. Mary's Home of Rest, North Berwick - - -	5	No record.	106
	166	2,533	5,810

For particulars of the Co-operative Convalescent Homes, Ltd., see p. 102.

* Includes Leith.

† Figures for eight months.

‡ A sum of £12,612 was also raised by means of a special appeal towards establishing and endowing the Home.

§ Seven mothers and twenty-one children.

|| Forty-nine mothers and 122 children.

¶ 133 came from Edinburgh.

CO-OPERATION BETWEEN MEDICAL CHARITIES.

Some years ago an understanding was arrived at between four of the general dispensaries in Edinburgh by which they undertook to restrict their work to certain districts with a view to the prevention of overlapping. This understanding applies more particularly to patients visited in their own homes, but not to the same extent to those who come to the dispensaries though the tendency is for persons to apply to the dispensary nearest at hand.

In reply to a question on this subject a member of the Committee of one of the oldest of the dispensaries wrote to us as follows : " The staff do not strictly limit their services to those residing in the district, for a large number residing outside the district are seen at the dispensary, and a number are seen at home when those homes are outside the district. The latter are mostly cases applying for advice from one of the special departments such as the Midwifery Department and the Surgical Department." There is, therefore, the possibility of a certain amount of overlapping occurring even between these four dispensaries, and there is nothing to prevent its taking place between them and the other general and the special dispensaries.

As regards the Royal Infirmary and the other hospitals in Edinburgh, there is no organisation by means of a central board or otherwise to avoid overlapping either between one hospital and another or between a hospital and a dispensary. In the case of three hospitals we were informed that if overlapping was detected it would be stopped, but it does not appear to be the practice to inquire of patients if they are attending or have recently been attending other medical charities.

In view of the fact that at the Royal Infirmary and Chalmers Hospital no medicines are given, only prescriptions, in the medical out-patients department, and that the out-patients at the Church of Scotland Deaconess Hospital are nearly all surgical, the medical cases tend to go to the dispensaries for treatment, which lessens the risk of overlapping between the hospitals and the dispensaries. For instance, out of 38,660 out-patients treated at the Royal Infirmary during 1907 over 29,000 were surgical cases, and out of 3,535 out-patients treated during the same year at the Chalmers Hospital, no less than 3,075 were surgical. One or two of the dispensaries occasionally make up prescriptions given by the Royal Infirmary.

So far as we were able to make inquiry, it does not appear that there is extensive overlapping. Out of 100 names and addresses of out-patients supplied to us by each of the following institutions at the end of March, 1908—the Royal Infirmary, the Royal Public Dispensary, the New Town Dispensary, the Western Dispensary, and the Edinburgh Medical Missionary Society's Dispensary, we found only one case of overlapping, which was that of a man attending the Royal Infirmary and the Western Dispensary. In the case of the Royal Infirmary, however, only thirty-five were ordinary medical cases, in which overlapping is more likely to take place, the rest being either surgical patients or patients attending special departments.

We also obtained a list of 100 names of out-patients from the Edinburgh Provident Dispensary, who had attended in the course of the first three months of 1908, and of these one appeared on the list of the Royal Infirmary and one on that of the Edinburgh Medical Missionary Society's Dispensary, which shows that to some extent patients do go from one institution to another.

Six hundred cases is a very small number out of the thousands attending the out-patients departments of the hospitals and dispensaries, and it is possible that if we had been able to extend the inquiry the result might have been somewhat different.

OVERLAPPING BETWEEN MEDICAL CHARITIES AND THE POOR LAW.

With the exception of the Royal Victoria Hospital for Consumption, none of the hospitals or dispensaries of Edinburgh have any rule which precludes Poor Law cases from being treated, and in the case of the Royal Victoria Hospital the rule is not strictly enforced in regard to those attending the hospital dispensary. The Royal Infirmary admits cases sent by Parish Councils at a charge of 3s. 6d. a day for each patient. During 1907 there were only twelve pauper cases admitted, none of which came from Edinburgh.

On the question as to the extent to which persons in receipt of out-relief are in the habit of going to the out-patients departments of the hospitals and to the dispensaries there was some difference of opinion, but all those whom we consulted agreed that it did take place, and some thought it was very common. A Poor Law official with great experience said it was very usual for paupers to go to the medical charities for help. Two

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

District Medical Poor Law officers endorsed this opinion, while four considered it to be of rare occurrence. Another wrote : " I cannot speak as to the frequency, but I know that it does happen, especially for minor ailments."

We were informed that during the summer months, when the staff of the dispensaries is somewhat reduced and they are less able to deal with a large number of patients, the pressure on the Poor Law medical officers is greater, and in order to ascertain whether this was so or not we asked the medical officers what was their experience. In answer to our letter of inquiry, two replied in the negative and three in the affirmative, while four were of opinion that the increase in cases was not appreciable.

With a view to securing more definite information as to how far the overlapping existed, we obtained the names and addresses of 100 out-patients attending the Royal Infirmary and of 500 attending the dispensaries, and submitted them to the Inspector of Poor with the request that he would mark any names of those who were in receipt of out-relief. The number of cases of overlapping discovered was 19, which gives a percentage of 3·2 paupers out of the 600 out-patients. The approximate number of out-patients resident in Edinburgh, attended during 1907 by the medical charities was 88,500, so assuming that the percentage above mentioned holds good of all the out-patients, the total number of pauper out-patients would be 2,793, which represents 58·5 per cent. of the 4,772 ordinary outdoor poor on the Poor Roll on May 15th, 1906. It would have been more satisfactory if we had been able to give the number of paupers relieved throughout a given year instead of on one day, but unfortunately the figures were not available.

It is evident, however, that a considerable number of paupers do avail themselves of the Medical Charities, though we think that the above percentage is not based upon a sufficiently large number of cases to be accepted otherwise than with reserve.

We were informed that it is quite exceptional in Scotland for poor persons who are not already on the Poor Roll to apply to the Parish Councils for medical orders, and it is probably the case that many persons who in England would obtain such orders are treated by the medical charities in Edinburgh, which are therefore relieving the rates to an even greater extent than similar charities in England.

THE MEDICAL CHARITIES AND THRIFT.

There are no provident dispensaries or similar organisations in Edinburgh other than the friendly societies, through which the working classes can provide for medical treatment. As we have pointed out there is very little that can be called provident about the Edinburgh Provident Dispensary. An attempt was made to work the dispensary attached to the Edinburgh Hospital for Women and Children on provident lines, and those who joined paid a subscription of 2s. 6d. a quarter. This, however, did not prove a success, and in the last Report it is stated that the provident payments only amounted to £1 7s. 6d. The reason assigned by an active member of Committee for the failure was somewhat curious. She asserted that the members, having paid for their medicine, considered that they were entitled to an unlimited supply, and when this was not granted they ceased their membership.

It seems to us that the real difficulty in the way of making any such organisation a success in Edinburgh is the very great amount of competition which would have to be encountered from the out-patient departments of the numerous hospitals and dispensaries. Making allowances for those patients who reside outside Edinburgh, the figures given in the above tables show that about 88,500 patients attend the out-patients department of the hospitals and the dispensaries in the course of a year. Taking the population for 1901, it will be found that 28 per cent., or between one in three and one in four of the population receive free or virtually free (some of the dispensaries make a charge of a penny or more for medicine) medical treatment in a year. If the in-patients be included, eliminating those who do not reside in Edinburgh and all those in paying wards, the percentage is 30·3. These figures, moreover, take no account of the numerous patients attending the Dental Hospital, which does not give in its Report the number of individuals treated, nor of those who receive medical treatment under the Parish Council. What makes these figures the more remarkable is, that Edinburgh is largely a residential city and the population is of such a description that it would not be expected that a very

considerable percentage would apply for free medical aid. When the Census was taken in 1901 it was found that 49 per cent. of the families in Edinburgh lived in houses of one or two rooms and 51 per cent. in houses of three rooms or more, while the corresponding figures for Glasgow were 75 per cent. and 25 per cent., and for Dundee 71 per cent. and 29 per cent.

MEDICAL CHARITIES IN EDINBURGH AND MIDWIFERY CASES.

The number of medical charities in Edinburgh which deal with midwifery cases is ten, of which the following is a list with the number of cases treated by them during either 1906 or 1907.

Name of Charity.	Number of Cases dealt with.
Church of Scotland Deaconess Hospital - - - - -	138
Edinburgh Royal Maternity and Simpson Memorial Hospital - - - - -	1,000
The Hospice - - - - -	78
Royal Public Dispensary - - - - -	69
New Town Dispensary - - - - -	230
Western Dispensary . - - - -	24
Edinburgh Medical Missionary Society's Dispensary - - - - -	348
Edinburgh Provident Dispensary - - - - -	140
St. Anne's Dispensary - - - - -	15
Edinburgh Lying-in Institution and Nursing Home - - - - -	193
	2,235

None of the above charities have any provident schemes, and in every case the treatment is entirely free. As regards the Edinburgh Royal Maternity Hospital, we were informed that all patients requiring treatment are received without any reference to previous character. There is no regulation to preclude single women from being admitted a second or even a third time. In the case of this hospital, we understand that there is no poverty test, or wage limit for the husbands of patients.

We have also obtained information regarding a nursing institute, managed on a commercial basis for the training of midwives, which attended 150 women free during 1907. If this figure be included, the number of free midwifery cases treated during 1907 was 2,385, which was equal to 31·8 per cent. of the total number of births registered in the parish of Edinburgh during that year.

This seems to us a very high percentage, and must, we think, be attributed to the fact of Edinburgh being such an important centre for medical training. As one medical man put it: "There is no desire to limit the field for cases in Edinburgh," and we have evidence that there is even competition for midwifery cases.

SUGGESTED CREATION OF A CENTRAL MEDICAL BOARD FOR EDINBURGH.

It might be worth considering whether free medical treatment could not, in some measure, be curtailed without unduly interfering with the necessities of training. This problem might fall within the province of a representative medical board. Such a board might also take steps to guard against the abuse of medical charities which undoubtedly does exist in Edinburgh, by securing the appointment of trained almoners to investigate the circumstances of those who apply for medical treatment, and to prevent overlapping between one charity and another and between the charities and the Poor Law.

Another direction in which a central board might be of service, would be in helping to bring about the amalgamation of charities. While in Edinburgh, we heard of two cases in which unsuccessful attempts had been made to amalgamate medical charities doing somewhat similar work.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

HELP TO THE AFFLICTED.

(Page 76.)

(a) CHARITIES FOR THE BLIND.

The charities for assisting the blind are three in number.

The Royal Blind Asylum and School has workshops which give employment to about 140 blind workers, almost all men, who are instructed in making baskets, brushes, mats, etc. A considerable sum is expended on temporary help to workmen who are ill, and on pensions to those who have retired. There is also an asylum for women and a school for children in connection with the charity, and an Annuity Fund of £500 a year which is applied in paying pensions of from £3 to £10 per annum. About one-half of the pensioners are in receipt of Poor Law relief.

The Society for Promoting Reading among the Blind expends rather more than £300 a year on the material relief of the blind in the shape of gifts in money and kind and of pensions. Persons on the Poor Roll are not debarred from being helped.

The Mrs. Jane Stobie Clark Fund has an income of about £185, which is applied in pensions of £5 each to blind women, who, with one or two exceptions, are not in receipt of Poor Law relief.

The combined income of these charities for 1907 was £6,209.

(b) CHARITIES FOR THE DEAF AND DUMB.

There are three charities for the benefit of the deaf and dumb.

The Edinburgh Deaf and Dumb Benevolent Society is concerned with the spiritual and material welfare of the deaf and dumb in Edinburgh and other places. In 1906 a sum of £316 was applied in relief given in almost all cases by way of pensions. Nearly two-thirds of the expenditure was for persons resident in Edinburgh.

The Edinburgh Institution for the Education of the Deaf and Dumb admits children at a minimum charge of £20 a year. The charity is a national rather than an Edinburgh Institution; out of seventy children on the books in 1906 only seventeen came from Edinburgh.

Donaldson's Hospital, in which over 200 boys and girls are maintained and educated, admits deaf and dumb children to the extent of about half the total number of inmates. Of the children in the hospital when we visited Edinburgh seven deaf and dumb and fifty-six other children belonged to the city.

The combined income of these charities for 1906 was £5,991 a year.

(c) CHARITIES FOR THE CRIPPLED.

These are two in number—the Home for Crippled Children and the Edinburgh Cripple and Invalid Children's Aid Society.

The Home, which accommodates twenty-four children, admits curable cases of hip-joint, spinal, and other diseases requiring prolonged treatment.

The Cripple and Invalid Children's Aid Society has for its object the general welfare of cripple and invalid children. Its many branches of work include a boot and shoe repairing shop, where crippled boys are trained, and a Home for crippled girls. The society is in close co-operation with the Royal Hospital for Sick Children and the Home mentioned above.

The combined income of these charities for 1907 was £1,380.

HOMES AND ORPHANAGES FOR CHILDREN.

(Page 77.)

Our inquiries show that there are fourteen Homes and Orphanages for children either in or close to Edinburgh. At the date of our visit (February, 1908,) we were informed that except in the case of two institutions most of the inmates came from Edinburgh.

There is accommodation in these institutions for about 850 children, and the gross income for 1907 was about £24,000.

Five of the Homes take children paid for by parish councils, viz., the Orphan Hospital, (p. 78); Dean Bank Institution, (p. 78); The Red House Home (p. 79); The Robertson Orphan Home (p. 79); and St. Teresa's Orphanage, (p. 80). In regard to Miss Mary Murray's Institution, (p. 79) we were informed that in the case of about 30 per cent. of the children, numbering seventy-five, the mothers were in receipt of Poor Law relief.

WORKING BOYS' HOMES.

(Page 81.)

There are two Homes of this description in Edinburgh, viz., The Edinburgh Industrial Brigade Home for Working Lads with accommodation for 150 boys, and the Catholic Working Boys' Home with accommodation for 60 boys. In both cases the greater part of the income is derived from the boys' earnings.

LODGING HOMES FOR YOUNG WOMEN.

(Page 81.)

The Edinburgh Young Women's Christian Association has two institutes where young women engaged in business can board, the Scotch Girls' Friendly Society has a similar institute, and there are two others, the Chalmers House and St. Anne's Roman Catholic Home, somewhat similar in character. The three first are practically self-supporting and can hardly be classed as charities.

REFORMATORY INSTITUTIONS.

(Page 81.)

(a) REFORMATORIES AND INDUSTRIAL SCHOOLS.

There are two certified reformatories and four certified industrial schools either in Edinburgh or within easy reach which are largely used for cases coming from Edinburgh.

There is accommodation in these institutions for over 1,200 boys and girls.

The gross income for 1906, apart from Government grants, was nearly £4,000.

(b) RESCUE HOMES FOR WOMEN AND GIRLS.

These Homes, eleven in number, have accommodation for over 400 inmates.

The gross income for 1907, including industrial earnings, was about £15,000.

There are also three Homes for Inebriates, including the Home in connection with the House of Refuge for the Destitute (p. 56), and a Discharged Prisoners' Aid Association.

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PAYMENTS FOR MAINTENANCE, APPRENTICESHIP AND ADVANCEMENT OF BOYS AND GIRLS.

(Page 85.)

Although our inquiry does not extend to educational charities, we think it desirable to include in our Report some mention of the large sums, amounting to about £8,480 annually, applied out of the income of educational endowments in grants for the maintenance, etc., of boys and girls, and thereby affording very substantial assistance to necessitous persons or persons of small means.

In the case of two of the trusts there are preferences for children or grand-children of members of the Merchant Company, and in the case of all there is a poverty test, though not a very stringent one.

The subjoined table shows the number of the beneficiaries and the amount of the grant in each case:—

Foundations.	Foundations.		Appren- tices.	Maintenance.	Apprenticing.	Advancement.
	Boys.	Girls.				
Heriot's Hospital - -	150	50	145	£20 per annum.	£50 in annual instalments.	—
Merchant Maiden Hospital	—	43	—	£31 or £38 per session.	—	£9 6s. 8d. or £14 6s. 8d. leaving allowance.
George Watson's Hospital -	30	—	12	£31 or £38 per session.	£50 in annual instalments.	£7 for outfit and £50 to set up in business.
Stewart's Hospital - -	20	—	—	£21	—	—
	200	93	157			

In addition to the money grants free education is provided.

The Foundations are regulated by schemes established under Parliamentary authority and are administered in one case by representatives of the Town Council and other public bodies, and in the other cases by representatives of the Merchant Company and others.

The method of selecting the beneficiaries which the governors of Heriot's Hospital have adopted, and which is described on page 85 of our Report, includes a carefully devised system of personal inquiry and seems to be admirably adapted to secure the election of the most suitable candidates.

The governors of the Foundation last referred to attach much importance to the practice of apprenticing boys to skilled trades, which is growing in favour in Edinburgh, and a sum of over £1,000 a year out of the income of the Foundation is expended on this object. The system of indentured apprenticeship with a premium is not in vogue, and the expenditure takes the form of grants, not exceeding £50, paid in instalments and designed to enable the lads to persevere during the period while their wages are low.

MISCELLANEOUS CHARITIES.

(Page 86.)

Of the charities which have not already been referred to we would mention the Edinburgh Day Nurseries Association, which has four nurseries in different parts of the city where the number of attendances during 1907 was over 21,000; the Scottish Central Bureau for the Employment of Women, and the Church of Scotland Women's Labour Bureau; and the various agencies for the sale of ladies' work.

CHARITY ORGANISATION SOCIETY.

(Page 88.)

A Charity Organisation Society was set on foot about two years ago with the same objects as the London Society. With this society was merged the Edinburgh Association for Improving the Condition of the Poor, which had been in existence since 1867.

It is too soon yet to say what sort of position the society is likely to achieve, but there seemed to be general agreement among those whom we saw that it had already become a considerable power. The fact that under its constitution the Lord Provost for the time being is chairman of the council and that the Town Council, the Parish Council and other public bodies appoint representatives on it gives it a *status* not enjoyed by similar societies in other towns.

The society has been largely engaged in perfecting its organisation and establishing district committees in different parts of the city, and it was hardly to be expected that in so short a time it would be able to show any great advance in the co-ordination of the various endowed and other charities which is one of its chief objects. Some progress has been made with the voluntary charities, and a scheme which the society initiated for the collection of subscriptions for charities through its office has been well responded to both by the subscribers and the charities themselves.

At present, however, the mortifications, which are very numerous and of great importance in Edinburgh, have not shown any desire to work with and through the society, and it remains to be seen whether any body, short of one with statutory powers, will have sufficient influence to bring them into line. Further information regarding the society will be found under the Administrative Relations of Charity and the Poor Law, page 38.

GENERAL OBSERVATIONS.

From the tabular summary on page 89 it will be seen that the income of the charities of Edinburgh which have come under our notice amounts in the aggregate to £289,447 annually. It is, however, to be observed that the benefits of many of the charities extend to places beyond Edinburgh, and while in some cases we have been able to distinguish the proportion enjoyed by residents in Edinburgh, in other cases it has not been possible to do so. But when such deductions have been made, the volume of charitable effort and expenditure directed to the relief of the poor of the city itself remains enormous, and the question whether it is being utilised to the best effect is of corresponding importance.

Many of our informants asserted that necessitous persons are attracted to the city by ill-considered and indiscriminating charity. The question of promoting improved methods of charitable administration is one which has occupied much public attention in Edinburgh of recent years. An outcome of the interest aroused in the matter is found in the reconstitution of the Charity Organisation Society on a stronger and more representative basis (*see p. 88*).

While the society seems to be doing excellent work in the direction of educating public opinion in sound principles of charitable administration such as the importance of careful and systematic inquiry, the avoidance of indiscriminate and pauperising relief, the giving of appropriate and adequate assistance in ways calculated to be of substantial and permanent benefit, and the prevention of overlapping by securing co-ordination of charitable effort, and while the society has already attained a measure of success in enlisting the support and co-operation of some of the voluntary charities we think that in order to carry through a scheme of reorganisation which should include the endowed charities the authority of a body having statutory powers is required. We explain below (*see p. 48*) our views as to the desirability of establishing a body invested with such powers.

The number of endowed charities or "Mortifications," some under the management of public bodies such as the Town Council, or quasi-public bodies, such as the Merchant Company, and others—and these the most numerous—under co-optative or *ex officio* trustees, or a combination of the two, but containing no representative element, is very considerable.

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The yearly income of the charities which are wholly dependent upon endowment and receive no voluntary contributions amounts approximately to £58,657—and is applicable as follows :—

	£
Temporary assistance	
(a) Money - - - - -	150
(b) Kind - - - - -	907
Permanent assistance :	
(a) Almshouses - - - - -	1,490
(b) Out-pensions - - - - -	22,109
Relief of the afflicted - - - - -	4,785
Homes for children - - - - -	20,733
Payments for maintenance, apprenticeship and advancement of boys and girls - - - - -	8,483
	<hr/> £58,657 <hr/>

In our observations on the pension charities (*see* p. 11) we have referred to the widespread dissatisfaction which we found to exist regarding the manner in which appointments are made to the pension funds managed by a committee of the Town Council, and in view of the weight of the opinions expressed to us and the variety of the sources from which they came we are inclined to accept the conclusion that it is undesirable that the entire control and management of charitable endowments of this nature should rest with a body which is so closely dependent on popular election.

In the case of the "Private Trusts" as they are called, though the term is an inappropriate one to apply to an endowed charity, the trustees and their advisers appear not infrequently to be inclined to be jealous of any possible outside interference, or even inquiry, and to treat the management of the charities as a matter which concerns nobody but themselves.* They are accountable to no public authority—except, of course, in the event of an appeal to a court of law—and their position and the absence of publicity in their proceedings have the effect of placing them beyond the influence of public opinion or criticism.

While, so far as we have had the opportunity of judging, the business management of trusts of this nature, which is usually in the hands of a solicitor, is excellent, if sometimes rather expensive, and while the trustees, who are gentlemen of position in the city, seem in many cases to devote considerable time and trouble to the duties of administration, there is, as we have noticed in our observations on the pension charities, a tendency in selecting recipients to rely upon personal knowledge or recommendations of friends, rather than upon a system of wider publicity and investigation, and in our opinion it is anomalous and undesirable that persons entrusted with the management of public charities should occupy a position which makes them practically independent of public opinion or control.

Without undervaluing the advantages of co-optative and *ex officio* elements on boards of trustees, we think that, in the case of endowments wholly or mainly for the benefit of the poor generally or of particular classes of poor persons it is desirable to take steps to secure that there shall be a representative element on the trust.

We are also of opinion that, with a view of obviating the defects commonly incidental to the management of a number of unrelated charities, and of promoting efficient and economical administration, it is, as a general principle, desirable that reform should proceed in the direction of placing charities of the nature above referred to under the management and control of a central governing body.

* In the course of our inquiries we were again and again met with the statement : " This is entirely a private trust," and information was given with some reluctance, although in one case only was it actually refused. Trustees of endowed charities have been concisely described, on the high authority of Lord Lyndhurst, as " public officers invested with public powers and public duties." (*Hansard*, Parl. Deb., Vol. LXXXV., p. 155.)

In the case of a city such as Edinburgh, the application of this principle would necessarily receive considerable modification in view of the number, magnitude and variety of the charitable institutions and agencies, many of which extend their operations to other parts of the country, but in this case also, we think that the number of charities under separate management is excessive, and that certain charities or groups of charities might with advantage be amalgamated.

In the case of such endowed charities as could not be conveniently placed under the management of a central body such as we have suggested, and in the case of voluntary charities also, it would be desirable that there should be co-operation with the central body. The agency of this body might be utilised for making inquiries regarding applicants for relief, a register of beneficiaries might be kept, rendering it possible to know what assistance is being given in any particular case, and the influence of the central body might be usefully exercised in the direction of encouraging judicious methods of relief and setting a high standard of charitable administration.

A central body such as we suggest should be constituted on a widely representative basis, and in Edinburgh there would be no difficulty in finding the elements out of which an administrative body of a thoroughly satisfactory type might be composed, indeed an example of the general lines on which such a body might be constituted is ready to hand in the composition of the Representative Council of the Charity Organisation Society described below (*see p. 88*).

We have dealt at some length with the subject of the reform of the endowed charities as it constitutes in our opinion the most pressing charitable problem which Edinburgh has to solve at the present time.

Even were this accomplished, there still remains a great work of improvement to be done amongst those very large voluntary charities which, as has been mentioned above, have been as yet but little influenced by the new movement for the organisation of charity in Edinburgh.

Until there is some system by which the charities are linked together and administered as part of a concerted scheme in which each has its special function, they will not accomplish the good which such vast resources ought to produce.

MONTROSE.

Population (1901), 14,027.* Reported p. 107.

The charities for the relief of the poor of Montrose are, in proportion to the population, exceptionally numerous and valuable.

The yearly income and the application thereof (subject to deduction of outgoings and management expenses) are as follows :—

	£
Almspeople - - - - -	943
Out-pensioners - - - - -	1,159
Distribution to poor :	
In money - - - - -	737
In kind - - - - -	335
Medical relief and nursing - - - - -	1,669
	<hr/>
	£4,843

TRUSTEES.

From the particulars given below in the tabular summary (*see p. 122*) it will be seen that out of a total number of about fifty-four distinct charities, four are administered by the Kirk Session of the parish church ; four are administered by the Parish Council,

* This figure includes the population of the landward portion of the Parish of Montrose. The population of the burgh was 12,427.

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while that body is represented on six others ; and over forty are administered by as many different bodies of trustees or committees, comprising in the case of many of the endowed charities *ex officio* members, such as the Provost and other members of the Town Council, the two ministers of the parish church, the minister of St. Peter's Episcopal Church, and others, the same persons being in many cases *ex officio* trustees of several charities.

ALMSHOUSE CHARITY.

The only almshouse charity is Dorward's House of Refuge, of which an account is given on p. 111. It is conducted as a Home for old people and an Orphanage. The inmates, with hardly an exception, are chosen from persons receiving parochial relief at the date of admission, so that the charity to a large extent goes in relief of the ratepayers.

PENSION CHARITIES.

The sum of £1,159 which (less expenses) is applied in payment of pensions is made up as follows :—

£	s.	d.		£	s.	d.
137	0	0	in pensions of	12	18	0 a year
70	0	0	„ „	8	0	0 „
350	10	0	„ „	5	0	0 „
601	10	0	„ „ less than	5	0	0 „

The pensions are in almost all cases paid half-yearly.

DISTRIBUTION IN MONEY AND IN KIND.

Out of a sum of £737 distributed in money about £70 is given in sums of 15s. or 20s., and the remainder is given in small sums, usually 2s. 6d. or 5s.

A sum of £335 applied in the distribution of articles in kind is given as follows :—

	£
In coals	- 109
In clothing	- 78
In providing free meals	- 148
	<hr/>
	335
	<hr/>

Many of the persons who are in receipt of small pensions are also recipients of doles in money or in kind, and in many cases, as we point out below (*see* p. 42), assistance from the charities is given to persons who are receiving parochial relief. The industries of Montrose have been going down, and there is a tendency for old people to drift into the town from country districts, attracted possibly to some extent (as several of our informants thought), by the prospect of getting assistance from the charities, while there are also many women who have worked in mills at low wages and who in old age become dependent on relief from the charities and the parish.

MEDICAL CHARITIES.

The only hospital in Montrose is the Royal Infirmary and Dispensary. During the year ending May, 1907, the number of in-patients was 278. No record is kept of the number of dispensary patients, but the total of the attendances made by such patients during the same year was 1,625. Practically all the dispensary patients come from the parish of Montrose.

The Parish Council make a contribution towards the funds of the infirmary, and about half a dozen pauper cases are admitted annually on the recommendation of the Council's medical officers.

Persons in receipt of out-relief are not eligible for treatment at the dispensary, and we were told that it only occasionally happened that they applied there, and as soon as it was ascertained that they were on the Poor Roll they were referred to the Parish Council medical officer. It would appear, however, as though paupers were in the habit of attending the dispensary more frequently than was generally thought, for out of a list of 37 dispensary patients we found that 7, or nearly one-fifth, were on the Poor Roll. As the number of patients who attend the dispensary in the course of a year is not known, we are unable to say what proportion of the total number of dispensary patients are paupers.

It is the case in Montrose as in Edinburgh, that persons not on the Poor Roll do not apply to the inspector of poor for medical relief lines, and there is no doubt that many persons are treated at the dispensary who would otherwise be in receipt of medical relief from the Parish Council, or possibly members of a Provident Dispensary.

There is a branch of the Queen Victoria Jubilee Nursing Institution in Montrose, with a staff of two nurses, who attended 391 cases in the course of the year 1907. The institution is financed almost entirely by a private individual. Persons in receipt of Poor Law relief are not debarred from treatment.

The Royal Infirmary has a Convalescent Home at Edzell, which is about to be disposed of with a view to the erection of a new one.

EXAMPLES OF RECIPIENTS.

Examples of recipients of the charities who are on the Poor Roll are given below (*see* p. 43), and particulars of some of the other beneficiaries whose cases we investigated are as follows :—

No. 50.—Married couple. Husband, 70. Formerly sail-maker. Almost blind. Wife, 70. One daughter (single). Home very well-furnished, clean and comfortable. Rent, £7 10s. per annum and rates. Insured in Montrose Mutual. £200 savings. Daughter, 38, school teacher. Lives with parents. Weekly income from daughter's earnings, 15s. ; from charity (for last two years), 5s. ; total £1. Family said, on good authority, to be very respectable, but not needing help.

No. 51.—Spinster, 75. Formerly dressmaker. Home very clean and comfortably furnished. Rent, *nil* (own house), but has rates to pay. Insured in Prudential. Gave up work twenty years ago, on account of partial blindness. Weekly income from charity only, 5s. Said on reliable authority to be very respectable.

No. 53.—Widow, 41. Four sons and three daughters (four children under fourteen). Home dirty and wretched. Rent, *nil* (own property), but has rates to pay. All insured in Prudential. Said to be too delicate to work. Weekly income : from earnings of daughters, 20 and 18, and son, 15, millhands, 10s., 10s., and 7s. 6d. respectively ; from rents of part of property, 6s. 6d. ; from charity, 3s. 9d. (for last three years) ; total, £1 17s. 9d. Help from a clothing charity annually. Family said, on good authority, to be unsatisfactory. Late husband "one of the toppers of Montrose," and widow a muddler and addicted to drink.

No. 54.—Married couple. Husband, 71. Formerly boat-mender. Semi-paralysed. Wife, 66. Four sons (two married). Four daughters (three married). Home nicely furnished and clean. Rent, £9 per annum and rates. Single daughter, 27, shop-girl, lives with parents. Weekly income : from daughter's earnings, 12s. ; from single sons, 35, ironmonger, and 30, fitter, 1s. and 6d. respectively ; from charities, 3s. 3d. ; total, 16s. 9d. A married daughter helps in kind. Said, on reliable authority, to be respectable old people.

No. 55.—Married couple. Husband, 72. Formerly labourer. Wife, 70. No children. Home poorly furnished, only fairly clean. Rent, *nil* (own cottage). Insured in Montrose Mutual. Weekly income solely from charities, 3s. 6d. Gifts of coals annually. Said, on reliable authority, to be honest, respectable people.

No. 56.—Widow, 65. Formerly laundress. One son (single), 21, printer, living with mother. Home very clean and comfortable. Rent, £5 per annum and rates. Insured in Montrose Mutual and Prudential. Weekly income : from son's earnings, £1 3s. ; from charities, 2s. 6d. ; total, £1 5s. 6d. Gifts of coal and clothing annually. Said, on good authority, to be respectable and formerly hard-working.

No. 59.—Spinster, 72. Formerly mill-hand. Home fairly clean, well-furnished. Rent, £2 8s. per annum. Insured in Montrose Mutual. Employed fifty-five years by one firm. Weekly income solely from charities 2s. 1½d. Annual gifts of coals and clothing. Much help from church. Said, on trustworthy authority, to be very respectable.

No. 62.—Widow, 61. Formerly dressmaker. Three sons (one married). Home fairly clean, very untidy. Rent, £4 per annum and rates. Single sons, 25, baker, and 21, mill-hand, living with mother, also two orphan granddaughters, 13 and 12. Weekly income : sons' earnings, 16s. 6d. and 14s. 6d. ; allowance from married son, 1s. ; from charities, 2s. 5½d. ; total, £1 14s. 5½d. Annual gift of clothing. Said, on good authority, to be very respectable.

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No. 65.—Spinster, 73. Formerly mill-hand. One daughter (single). Home rather dirty and untidy. Rent, £6 6s. per annum and rates. Insured in Montrose Mutual. £25 in Savings Bank. Daughter, 49, and children (twins, 15) live with her and work in flax mill. Weekly income: daughter's earnings, 10s.; grand-children's, 5s., and 8s. 6d.; from charities, 2s. 3½d.; total, £1 5s. 9½d. Said, on reliable authority, to be quiet, respectable and deserving.

No. 67.—Spinster, 80. Formerly in service. Home clean and comfortable. Rent, £5 per annum. Insured in Montrose Mutual. Two younger sisters, single, 75 and 73, live with her. Weekly income: youngest sister's earnings as charwoman, 5s.; from charities (sum received by sisters), 5s. 1d.; total, 10s. 1d. Annual gifts of coals and clothing. Said, on trustworthy authority, to be very respectable old women.

No. 68.—Spinster, 66. Formerly mill-hand. Home very poor, dirty and untidy. Rent, £2 15s. per annum. Insured in Montrose Mutual. £48 in Savings Bank. Employed nearly fifty years by same firm. Weekly income, solely from charities, 2s. Annual gift of coal and clothing. Character said, on good authority, to be very good.

No. 70.—Spinster, 63. Formerly mill-hand. Home poor, but clean. Rent, £4 per annum and rates. Insured in Scottish Legal. £50 in Savings Bank (sister's). Sister, single, 65, formerly in service, lives with her. Weekly income, from charities only, 3s. 4½d. Annual gifts of coals. Both sisters said, on reliable authority, to be very respectable.

No. 76.—Widow, 75. Stocking knitter. No children. Home comfortable and clean. Rent, £2 per annum and rates. Savings exhausted. A little private assistance from friends. Weekly income: earnings 6d. (average); from charities, 3s. 5d.; total, 3s. 11d. Annual gift of coals and clothing. Said, on good authority, to be very respectable.

No. 83.—Widower, 78. Formerly tailor. Five sons and one daughter (all married). Home poorly furnished, and not very clean. Rent, £5 10s. per annum and rates. Insured in Prudential. Resides with daughter, 37, whose husband is a labourer. Weekly income: son-in-law's earnings 18s. 6d.; allowance from youngest son, 40 labourer, 1s. 3d.; from charities, 1s.; total, £1 0s. 9d. Eldest son, 50, labourer, assists occasionally. Said, on good authority, to be not quite satisfactory. Fairly respectable, but "fond of a dram" occasionally.

No. 91.—Widow, 72. Formerly mill-hand. No children. Home exceedingly clean, and comfortably furnished. Rent, £1 10s. per annum. Insured in Montrose Mutual. £50 in Savings Bank. A bit crippled from broken leg a year ago. Worked for same firm forty years. Receives a little help in kind from private persons. Weekly income, solely from charities 1s. 1d. Annual gift of clothing. Said, on trustworthy authority, to be very respectable and deserving.

No. 92.—Widow, 72. Needlewoman. Two sons and one daughter (all married). Home very dirty and untidy. Rent, £2 5s. per annum. £5 in Savings Bank. Children do not assist. Weekly income: average earnings, 1s.; from charities, 2s.; total, 3s. Annual gift of coal. Said, on good authority, to be respectable and hard-working.

No. 99.—Widow, 82. Paralysed and bedridden. Three sons (two married, one widower), and one daughter (married). Home dirty and untidy. Rent, £8 per annum and rates. Insured in Montrose Mutual. Assisted with part of rent privately. Daughter, 45, husband a baker, one child dependent, lives with her. Weekly income: son-in-law's earnings, £1 10s.; from charities, 1s. 8½d.; total, £1 11s. 8½d. Annual gifts of clothing and coals. Character said, on reliable authority, to be good.

No. 103.—Widow, 67. Mangler. One son and two daughters (all married). Home poor, but very clean. Rent, £3 17s. 6d. per annum. Insured in Scottish Legal. Very deaf, and not strong in health. Eldest daughter helps occasionally. Weekly income: earnings, 2s. 6d.; allowance from son, 37, compositor, 1s. 5d. (for rent); from charities, 10½d.; total, 4s. 9½d. Annual gift of clothing. Said, on good authority, to be very respectable and hard-working.

No. 107.—Widow, 75. One son and two daughters (all married). Home comfortably furnished, and very clean. Rent, £5 5s. per annum. Insured in Montrose Mutual. After husband's death supported by children who still allow her 1s. weekly each. Weekly income: allowance from children, 3s.; from charities, 1s. 5d.; total, 4s. 5d. Annual gifts of coals. Said, on credible authority, to be a very respectable woman.

For other cases see Appendix X., p. 199.

GENERAL OBSERVATIONS.

(a) PENSION CHARITIES.

Most of the pensioners seem to be respectable and deserving old people, though there are some exceptions, such as case No. 53 mentioned above, in which the character of the recipient is indifferent, and there are other cases such as Nos. 54, 56, and 62, in which grown up sons and daughters might maintain their parents without recourse to charity.

In most cases the pensions are of noticeably small amount. With the exception of one charity providing ten pensions at the rate of £12 18s. a year, and another providing eight pensions of £8 a year, no pension exceeds £5 a year in value. The result is that many of the pensioners are little, if at all, better off than if they were receiving parochial relief.

We were told that people sometimes said, "Why should we take the pension when we could get more from the parish?" and other old people, however reluctant to come upon poor's roll, when their savings are spent and they are no longer able to earn anything, have no alternative but to give up the pension and accept relief from the parish.

(b) DOLE CHARITIES.

In the case of the other charities, both endowed and voluntary, which are applied in small gifts of money, coals, or clothing, or in providing free meals, the distribution extends to those who are on the poor's roll as well as to those who are not. While providing some temporary alleviation of want or distress, the assistance given is inadequate to effect any real or permanent improvement in the condition of the beneficiaries, and the number of recipients is so large that little or no discrimination can be exercised, with the result that, in our opinion, supported by the conclusions of other observers referred to below, charities of this nature, so far from reducing pauperism, have the effect of promoting it by encouraging a spirit of dependence.

OVERLAPPING.

From the particulars of recipients given in the Appendix (*see* p. 199), it will be observed that there is much overlapping in the distribution of the relief, the same person receiving small sums from a number of different charities. For instance:—

No. 59.—Pension of £5 a year and doles from four other charities.

No. 67.—(Three sisters living together.) Pensions of £5, £5, 24s., 20s., and 12s., and five dole charities.

No. 92.—Pensions of £2, 24s., 20s., 18s., and two dole charities.

No. 99.—Pensions, £2, 24s., 18s., and five dole charities.

No. 107.—Pensions of £2 and 24s., and six dole charities.

In some cases, no doubt, the gifts are bestowed with the knowledge that other assistance is being received, and the sums given are usually so small that it cannot be said that the total amount of the relief is excessive; indeed, in many cases it is quite inadequate, but the system or want of system in the distribution is nevertheless open to grave objection. Apart from the extra trouble which it entails on the trustees, the practice under which a little is picked up here from one charity and a little there from another has a demoralising effect on the applicant. It encourages a cadging and gift-hunting disposition, and there is a temptation to conceal the fact that assistance has already been received from other sources. We came across more than one instance in which trustees, on learning that persons whom they had been helping were receiving other charities in addition, expressed surprise and said that they had been deceived, and our inquiry officer also found that in several cases the information given to him on this point by the recipients was incorrect.

SYSTEM OF APPOINTMENT.

Another point which calls for observation is the practice which commonly prevails for appointments to be made on the nomination of the individual trustees in rotation, with the result that, as the person proposed is hardly ever rejected, the exercise of the right of appointment is in effect vested in each trustee in turn. It is obvious that a system under which the appointment becomes a matter of private patronage may easily lead to abuse, and in any case it narrows the area of selection to persons in whom an individual trustee is interested to the exclusion of other and possibly more eligible candidates.

CONSTITUTION OF BODIES OF TRUSTEES.

We have called attention to the large number of separate bodies of trustees acting independently and with little or no attempt at co-operation, and not only are these bodies too numerous, but they are, in our opinion, constituted on too narrow a basis, and it is desirable that a larger representative element should be introduced. On most of the charities there is no direct representation of either the Town Council or the Parish Council, and while the ministers and Kirk Session of the Established Church and the clergymen of

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an Episcopal Church (which, we understand, has a very small congregation) are trustees of many charities applicable for the poor generally without denominational restrictions, other churches, to which considerable sections of the population belong, have no voice in the administration. We did not gather that any imputation of unfairness is made, and it is a significant fact that under a recent bequest the founder made the ministers and Kirk Session of the Established Church the trustees, although he himself belonged to the Free Church, but at the same time we think that under the present system there is some ground for the complaint which was made, that as regards the general charities the poor of some large congregations are "left out in the cold," and, as we were also informed, poor people in some cases attach themselves to a particular church with the view of bringing themselves more under the notice of the trustees.

OPINIONS OF LOCAL INFORMANTS.

In the course of our inquiries we had many opportunities of ascertaining the views of persons occupying representative positions in the town, trustees of the charities, ministers of religion, and others well acquainted with the condition of the poor and the working of the charities and from the expressions of opinion obtained from many such informants and set out below, it will be seen that the views which we express, both as to the defects of the present administration and the steps which should be taken to amend it, find strong support in the conclusions formed by those who, by their position and experience, are well-qualified to judge.

"The sums given are too small. A gift of 2s. 6d. is useless."

"Many of the charities are wasted."

"The doles encourage a cadging and dependent spirit."

"People are taught to become dependent on charity."

"The system of many small gifts tends to make people dependent, and they come on the poor's roll."

"I am afraid the charities sap independence and encourage people to come on the Poor Law. As soon as they get on one fund they want another. It is like an animal tasting blood." (Three several informants used this simile.)

"The charities have proved a nursery of pauperism and a curse to the town."

Speaking of the free breakfasts given to school children, two informants who have had much experience of charitable work among the poor of the place said: "The whisky merchants do a better trade when the free breakfasts are on. Men spend their money in drink on Saturday nights, knowing that the children will get a breakfast on Sunday."

Referring to the doles and small pension charities a trustee who occupies a prominent position in the town said: "The fault of our charities is that the sums given are too small. They are useful when large enough to pay rents. It is a pity that old people should be allowed to drop off the charities and go on the parish. It would be better to give adequate assistance in fewer cases."

We found that the system of nomination by trustees in rotation was commonly regarded as unsatisfactory.

One trustee said: "The distribution of all our charities in Montrose is a question of favouritism. I know about poor people, and naturally, when my turn comes, I put them on. If the trustees appointed as a body the best applicant would get on. At present it is a system of patronage. I would gladly give up all mine so that the most deserving cases should get the charity."

The minister of a church with a large congregation said poor people had a difficulty in getting on the trusts through not knowing a trustee.

A trustee of several charities admitted that the system of nomination in rotation might sometimes prevent the most eligible person from being appointed, but he had only known of one bad instance of favouritism, and in that case the nominee was rejected.

The clerk of one of the charities said that his predecessor had shown his appreciation of the way in which the appointments were made by giving a large sum to found a pension charity ; and he expressed the opinion that the machinery of an election, with public notices, printed forms of application, etc., would deter the best sort of candidates ; and another official connected with the charities made a similar observation to the effect that the most deserving and necessitous persons would not come forward and ask for charity on a public board.

As regards this criticism we may observe that if the present system of patronage were given up it would still be open to individual trustees and others to bring forward the claims of deserving persons in whom they were interested and the trustees would doubtless exercise discretion and consideration in investigating and deciding such claims.

We refer below (*see* p. 42) to proposals for amalgamating the charities which were put forward in 1895 and were dropped on account of the opposition which they aroused but, as one of the trustees said, opinion seems to have advanced since that date, and from a variety of persons, including many of the trustees, we received emphatic expressions of opinion in favour of the establishment of a central body for the administration of the charities on improved lines.

“It would be a great thing if the charities could be put under one body. It would prevent overlapping and secure better administration.”

“I would welcome the establishment of a central board. It would be an excellent thing and would rectify the defects of the present management and application.”

“The small sums are absolutely wasted at present. I would be in favour of ‘pooling’ them and placing them under one representative body. The question has advanced since it was mooted in 1895. To carry it out would require a strong injunction from some body outside. I do not think there would be much opposition to reform if there were a push behind.”

“I have wished for years that the charities should be centralised, and tried to get it done when the proposal was made in 1895. I believe it is the only way you will get them worked well.”

Two of our informants saw great difficulties in the way of reform.

“The doles do harm by pauperising people, but I do not know how they can be altered. The trustees would have to go to the Court of Session and there would be heavy expenses. The charities cannot be combined. There is not a lawyer but draws a fee from them. It would need an outside authority to make a change.”

“I think there ought to be a central board controlling all the charities, but every trustee would oppose amalgamation and fight for his own hand. It would need an Act of Parliament.”

RECOMMENDATIONS.

With the view of amending the various defects in the administration which we have noticed above and of providing for the improved management and application of the charitable funds applicable for the relief of the poor, we think that a central body should be constituted under a suitable scheme for the administration of the endowed charities, and so far as may be possible, of the voluntary charities also.

Such a body should comprise representatives of the Town Council, the Parish Council, the Kirk Sessions, and (if they should be willing to co-operate) the voluntary charities, and it should also include a proportion of co-optative trustees, with the Provost, and possibly one or two others, as *ex officio* trustees.

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The income should be thrown into a common fund, and, consistently with the main intention of the donors and with due regard to the claims of particular classes of beneficiaries should be applied in ways best calculated effectually to benefit the poor of Montrose. The practice of distributing casual and isolated gifts of trifling amount should be abolished. The main portion of the income might, we think, be applied with most advantage in the payment of pensions, of adequate amount according to the necessities of each case, to be awarded, after careful inquiry and selection, to old people whose character and circumstances make them deserving of such assistance; and a further portion of the income might usefully be applied in giving substantial assistance to poor persons or families in cases of temporary distress arising from sickness or other misfortune, due regard being had to character and evidence of thrift and self-help.

It is, we think, very desirable that there should be co-operation between the charity trustees and the Poor Law authority to the extent of interchanging information and referring cases according as they appear to be more suitable to be dealt with by one body or the other, but it is, in our opinion, no less important that charitable relief and Poor Law relief should be kept entirely distinct. In this way charitable funds administered on the lines suggested above would serve the double purpose of keeping the most deserving and respectable of the poor from becoming dependent on parochial relief in their old age, and also of providing assistance, adequate in amount and wisely directed which in time of special need, through sickness, want of employment, or other misfortune, would often prevent a family from drifting into a condition of pauperism. In the Appendix (page 176) will be found specimen forms showing the provisions commonly inserted in schemes of the Charity Commissioners for England and Wales or the improved administration of charities for the relief of the poor.

Our views as to the steps which should be taken to carry into effect a re-organisation of the charities upon the lines which we suggest will be found among our recommendations on p. 47.

RURAL PARISHES IN ABERDEENSHIRE.

	Population.
	(1901).
New Deer - - - - -	4,371
Longside - - - - -	2,760
Lonmay - - - - -	2,161
Methlick - - - - -	1,692
Skene - - - - -	1,546
Dyce - - - - -	1,482

(Reported p. 129.)

From the particulars given below in the Tabular Summary (*see* p. 163), it will be seen that the gross yearly income of the charities for the relief of the poor in these parishes amounts to £1,186, the application of which (subject to deduction of outgoings and management expenses) may be classified as follows :—

Almspeople - - - - -	14
Out-pensioners - - - - -	693
Distribution to poor :	
In money - - - - -	123
In kind - - - - -	12
Medical relief and nursing - - - - -	344
	<hr/>
	£1,186
	<hr/>

APPLICATION OF INCOME.

The mode in which the income is most commonly applied is in payment of small half-yearly pensions to old people. In the case of the Edward's Trust, from which each of two parishes receives £110 a year, the pensions are at the rate of £1 5s. to £4 each half year, while in the case of the other charities the half-yearly payments vary from 10s. to 30s. Although the payments are so small they are of substantial assistance to the recipients, particularly in helping them to pay their rents, which are due half-yearly.

The other sums which are expended in money are given in payments, varying in amount from a few shillings to £2 or £3, usually in cases of sickness or other temporary distress.

RECIPIENTS.

By far the largest proportion of the recipients of the charities are women. The beneficiaries appear to be almost without exception, persons of excellent character—frugal, thrifty, hard-working and independent. It will be observed that a very small proportion of the charitable relief is given in articles in kind, and the fact that money can be safely bestowed with the confidence that it will be well employed in itself affords testimony of the reliable character of the recipients, while it is only in the rarest instances that a pension has been taken away for drunkenness or other misconduct.

It is further to be observed that in the case of almost all the pension charities, and most of the other charities also, the assistance is not given to persons who are in receipt of parochial relief, and this has the effect of tending to keep alive the old feeling of reluctance to accept “parish pay,” which is still regarded as a stigma, though in some cases the feeling is not so strong as it was formerly. In the case of one parish (Lonmay) which we visited, in which the charities appear to have been distributed with less discrimination, we were told that the trustees were “badgered” by applicants for assistance, but with this exception the old people show no tendency to lean on charitable relief, so long as their own resources and the help they receive from their children are sufficient.

INADEQUACY OF AMOUNTS GIVEN.

While the charities are useful in helping old people to keep off the parish roll, it is unfortunate that the sums given are so small that in many cases the recipients, when no longer able to earn anything and their savings are spent, are obliged to give up their pension and accept parochial relief. In order to prevent this it would, we think, be preferable in some cases to give pensions of more adequate amount, although, no doubt, this would entail a reduction in the total number of beneficiaries.

EXAMPLES OF RECIPIENTS.

Particulars of some of the recipients whose cases we investigated are given below. It will be seen that the character of the beneficiaries, with hardly an exception, is excellent, and their circumstances also are such that the assistance seems to be judiciously bestowed, except that in a few cases it might perhaps have been expected that they would have been maintained by children without recourse to charity.

Dyce.

No. 1.—Widow, 75. Two sons (one married), four daughters (all single). For last eighteen years supported by children. Home well-furnished, clean and bright. Rent, £5 15s. per annum and rates. Insured in Scottish Legal. Married son helps occasionally. Single son, 34, casual labourer, earning 12s. weekly, and single daughter, 29, paperworks hand, 10s. weekly, live with mother, and three other single daughters away, allow her 2s. a week each. She has received pension, 2s. 8d. weekly from charity for last twelve years. Total weekly income, £1 10s. 8d. Said, on good authority, to be very worthy and respectable.

No. 2.—Married couple. Husband, 78. Formerly labourer. Wife, 65. Four sons (one married); four daughters (one married). Home very clean and comfortable. Rent, £5 per annum and rates. Four of the children are said to help occasionally. Husband gave up work seven years ago on account of rheumatism, and has an allowance, 6s. weekly, from an old employer. Has received pension, 2s. 8d. weekly from charity for last twelve years. Total weekly income, 8s. 8d. Said, on credible authority, to be a very respectable man who had worked hard.

No. 4.—Widow, 74. Three daughters (one married). Home very clean and comfortable. Rent, £7 10s. per annum. Insured in Aberdeen and Northern. £50 in Post Office Savings Bank. Worked little croft for a year or two after husband's death; failed to make it pay, and gave it up. Single daughters, cooks, 38 and 34, each allow her 1s. weekly. Lodger pays 12s. weekly, and 11d. a week is received from charity for last two years. Total weekly income, 14s. 11d. Said, on trustworthy authority, to be of undoubted good character.

No. 7.—Widow, 63. Two sons (married); three daughters (two married). Home very neat, clean and comfortable. Insured in Prudential. Single daughter, 24, very delicate, with mother. Lives rent free and receives 4s. a week from Telephone Company, who use part of house as exchange. Seven shillings weekly from parish council for three children boarded-out, and 10½d. a week from charity for last three years; total weekly income, 11s. 10½d. Said, on good authority, to be very respectable and hard-working.

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No. 9.—Spinster, 55. Caretaker. Home clean and well kept. Rent, £4 10s. per annum and rates. Insured in Prudential. £10 in Post Office Savings Bank. Weekly earnings, 2s. 1d.; from lodger, 8s. 6d. Total weekly income, 10s. 7d. Brother helps occasionally. Received grant, £1, four years ago from charity on account of severe illness. Character said, on good authority, to be excellent.

Skene.

No. 11.—Spinster, 78. Two sons (married). Home poor, but very clean. Rent, £5 per annum. From working little croft she realises 3s. a week, and receives from parish council 9s. a week for three boys boarded-out with her. Has had 1s. 11d. a week from charity for last three years; total, 13s. 11d. Elder son, 50, stonemason, helps occasionally. Said, on good authority, to be respectable woman.

No. 13.—Spinster, 74. Formerly sick nurse. Home very neat and clean. Rent, £3 per annum. A son, deceased three years, used to assist, and a grandson gives 1s. or so now and then. Two friends help her constantly with a little food. Has received 1s. 11d. a week from charity for last eighteen months, and had a grant, £1, from another three years ago. Character said to be good on reliable authority.

No. 15.—Spinster, 80. Formerly in service. Home clean and comfortable. Rent, £3 per annum. Nephew, shoemaker, allows her 4s. 7d. a week; old employer, 1s. 1d. a week; from charity, 4½d. a week, and a grant, £1, two years ago; total weekly income, 6s. 0½d. Said, on good authority, to be a respectable old woman.

Methlick.

No. 19.—Widow, 35. Laundress. Two sons (one under fourteen), and one daughter. Home very clean and comfortably furnished. Rent, £3 per annum. Late husband in Oddfellows. Insured in Prudential. Daughter, 17, in service, helps occasionally. Son, 15, office-boy in Aberdeen, earning 5s. weekly, has to be helped. Earnings, 2s. 6d.; from lodgers, 16s.; providing dinners for three little boys, 2s. 6d.; and from charity 4½d. per week; total, £1 1s. 4½d. Said, on good authority, to be very respectable and hard-working.

No. 20. Married couple. Husband, 51. Drainer. Wife, 50. One son and two daughters (2 children under fourteen). Home clean and comfortable. Rent, £5 per annum. Oddfellows. Insured in Prudential. Elder daughter, 17, received grant, 15s., from charity on account of expenses of serious illness. Husband in constant work, earning 18s. weekly. Said, on good authority, to be very respectable and hard-working.

No. 22.—Married couple. Husband, 80. Formerly labourer. Wife, 79. Two sons (one married); three daughters (two married). Home very poor but clean. Rent, £3 10s. per annum. Assistance from children, 5s.; from charity, 4½d.; weekly total, 5s. 4½d. Husband has not worked for ten years. Wife has heart disease. Said, on trustworthy authority, to be good, honest old people.

New Deer.

No. 24.—Widow, 67. Three sons (married); six daughters (four married). Home very bright and clean. Rent, £3 per annum and rates. Weekly income: from daughter, single, 25, in service, 2s. 5d. (for rent); from daughter, single, 22, in service, 1s. 3d.; from charity, 7d.; total, 4s. 3d. One son supplies her with meal and vegetables; the others help occasionally. Said, on reliable authority, to be very respectable.

No. 26.—Spinster, 80. Knitter. Home very clean and comfortably furnished. Rent, £2 5s. per annum. She is practically supplied by friends and neighbours with food and clothing. Weekly income: from earnings, 1s.; from charities, 1s. 3d.; total, 2s. 3d. Said, on reliable authority, to be of good character.

No. 27.—Married couple. Husband, 63. Formerly farm servant. Wife, 52. Charwoman. Two sons and two daughters (all single). Home very clean and comfortable. Rent, £3 10s. per annum and rates. Insured in Refuge. Husband, nearly crippled with rheumatism, makes cloth hearthrugs. Weekly income: husband's earnings, 3d.; wife's, 2s. 6d.; from son, 22, farm servant, 1s. 4d. (for rent); from daughter, 21 cook, and son, 18, farm servant, 2s. and 1s. respectively; and from charities (for last four years), 1s. 2d.; total 8s. 3d. Character said, on credible authority, to be good.

No. 32.—Widow, 83. Two sons (married). Home neat, clean, and comfortable. Rent, 5s. weekly, including board. In Savings Bank, £53. Was formerly small farmer. Went to United States of America with younger son, remained there twenty-three years, and recently returned to New Deer. Sons do not help. No weekly income, but living on remainder of savings. Received grant, 14s. 10d., from charity last year. Said, on good authority, to be very respectable.

Longside.

No. 33.—Widow, 81. Bedridden. One son (married); one daughter (single). Home very clean and comfortable. Rent, £4 per annum. £56 in Savings Bank. Daughter, 40, lives with her. Weekly income: daughter's earnings, 3s.; from son, 43, labourer, 1s.; from charity (for last seven years), 9d.; total, 4s. 9d. Said, on reliable authority, to be very respectable, and daughter hard-working.

No. 35.—Spinster, 58. Laundress. One daughter (single). Home very clean. Cottage very damp. Rent, £1 10s. per annum and rates. Her mother left £200, which was appropriated by brother who went to New Zealand; not heard of for years. Daughter helps occasionally. Weekly income: from earnings, 2s. 7d.; from charity (for last nine years), 4½d.; total, 2s. 11½d. Said, on good authority, to be hard-working and deserving.

No. 41.—Widow, 73. Four sons (three married). Home very neat and clean. Rent, £2 per annum. Youngest son, 30, policeman, used to support her before he married, and is the only one who now helps. Weekly income: from son, 2s. 3d.; from charity, 5½d. (for last twelve years); total 2s. 8½d. Grant, 10s., from another charity. Cottage is a wretched hovel. Character said, on reliable authority, to be very good.

Lonmay.

No. 44.—Spinster, 68. Fish-seller. Home poorly furnished, clean. Rent, *nil* (exempt by laird). Succeeded parents in present cottage. Two sisters, widows of fishermen, cannot help. Weekly income : from earnings, 1s. 6d. ; from charity, 4½d. (for last eight years) ; total, 1s. 10½d. Said, on good authority, to be respectable.

No. 48.—Widower, 78. Formerly fisherman. Now basket-maker and net-mender. Two sons (married). Home very poor and dirty. Rent, *nil* (exempt). Elder son, fisherman, helps occasionally, and provides dinner daily. Weekly income : from earnings, 2s. ; from charities (for last two years), 6½d. ; total, 2s. 6½d. Said, on trustworthy authority, to be unsatisfactory, “fond of a dram,” and “needing reformation.”

NURSING ASSOCIATIONS.

Practically the only voluntary charities we met with in these parishes, apart from the church offertories, were nursing associations, of which there are three in the parishes of New Deer, Lonmay and Dyce. In New Deer and Dyce the associations are branches of the Queen Victoria Jubilee Nursing Institute (Scottish Branch), and in Lonmay the association is partly supported by the subscriptions of members, who are divided into five classes, according to their ability to pay, and by a private individual.

The associations for New Deer and Dyce, which in each case serve two parishes, are very generally supported. Among the subscribers in New Deer there were 260 who gave sums of 2s. 6d. or less, of which 62 were subscriptions of 6d. or under, and in Dyce the receipts included 158 payments of 2s. 6d. or less.

GENERAL OBSERVATIONS.

In the parishes which we visited the Kirk Session are the trustees for the distribution of the income of the important charities known as the Bruce Bequest and the Edward's Trust, and fifteen other charities are also administered by the Kirk Session, while six charities, including the shares of the Burnett Charity in three parishes, are administered by a joint committee of the Kirk Session and Parish Council, and two charities only are vested in the Parish Council as sole trustees. It is evident, therefore, that in the parishes above referred to the provisions of Sec. 30 of the Local Government (Scotland) Act, 1894, framed with the view of giving Parish Councils a share in the administration of parochial charities have operated only to a limited extent. In some cases the provisions of the section do not apply, as the period of forty years from the foundation of the charity has not yet elapsed ; other charities, *e.g.*, the Edward and the Burnett Trust, have been regarded as outside the section on account of the existence of an educational element in the trust ; the Bruce Bequest has apparently been treated as non-parochial ; and in the case of some other charities, which, though coming within the terms of the section, are of less importance, the Parish Councils have not claimed representation.

In the parishes to which our inquiries were confined the evidence which we obtained leads us to believe that charities for the benefit of the poor of the parish generally are administered by the Kirk Sessions with fairness and impartiality. Our informants, including those belonging to denominations other than the Established Church, were agreed on this point, although one informant, a minister of the United Free Church, said he had known cases of poor people leaving his church and joining the Established Church under the belief that they would be more likely to receive the charities. Apart, however, from any question of partiality it seems to us anomalous that charities for the general poor of a parish should remain under the sole administration of bodies representing one denomination only, and it would be desirable, we think, that the local authority should in all cases have representation on trusts of this nature, and should be furnished with an annual statement of the accounts and of the names of the beneficiaries.

In addition to the parishes mentioned above we visited the parish of Old Machar, and some account of its charities is given below (*see* p. 160). We were unable, however, within the time at our disposal to complete our inquiries in this parish, owing to the fact that the charities are for the most part applicable for the benefit of the ancient parish of Old Machar, the area of which is very extensive and includes a large part of the city of Aberdeen.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

2.—THRIFT AGENCIES.

In the short time at our disposal we were unable to make any exhaustive inquiry regarding the thrift agencies made use of by the working classes, and we have had to limit our investigations to ascertaining, in each place which we visited, the membership and, with the exception of the trade unions, the funds of the following thrift agencies :—

- (a) Registered friendly societies for adults.
- (b) Trade unions.
- (c) Co-operative societies.
- (d) Building societies.
- (e) Trustee savings banks.

(a) FRIENDLY SOCIETIES.

We think it advisable to repeat what we said in our Report on places visited in England that in considering the figures relating to the membership of the friendly societies regard should be had to the fact that men often belong to more than one society. On the other hand, no account is taken of shop clubs and yearly dividing societies.

It must also be remembered that the figures include those members who, having joined a society in a given place, have moved away though their membership continues, while they do not include those who belong to friendly societies elsewhere.

MEMBERSHIP AND FUNDS OF FRIENDLY SOCIETIES.

Place.	Population (1901).	Adult member- ship of permanent Registered Friendly Societies, December, 1905.	Funds, December, 1905.	Percentage of Members to Population (1901).
Edinburgh - - -	317,459	19,635	158,196*	6·2
Montrose - - -	14,027	597	4,194	4·3
New Deer - - -	4,371	272	638	6·2
Longside - - -	2,760	339	2,078	12·3
Lonmay - - -	2,161	190	530	8·8
Methlick - - -	1,692	159	640	9·4
Skene - - -	1,546	80	478	5·2
Dyce - - -	1,482	145	543	9·8

If the above percentages be compared with those for the places which we visited in England it will be found that they are a good deal lower in Scotland. The corresponding figures for Norwich and York were 18·6 and 10·8 respectively as against 6·2 for Edinburgh. Again, in the case of Beverley and Kendal the percentages were 21·8 and 10·4 respectively as against 4·3 for Montrose, which has many of the same characteristics as the above-mentioned towns. If the figures for the rural districts in the two countries be compared the result is very similar.

It would thus appear that the friendly societies are not such popular institutions in Scotland as they are in England. On the other hand, it will be seen, so far as it is possible to judge from the few places we have visited, that the co-operative societies and trustee savings banks are made more use of in Scotland than in England.

Active members of the Ancient Order of Foresters in Edinburgh and Montrose told us, and information to the same effect was repeatedly given us in England, that there was not the same keen interest taken in the friendly society movement as was formerly the case, and the tendency seemed to be in the direction of a reduction of the membership.

* These figures do not include the capital belonging to 121 members in the Hearts of Oak Benefit Society.

YEARLY SOCIETIES.

These societies, which we met with in Edinburgh and Montrose, in addition to providing sick and funeral benefit also receive from the members deposits, which are kept quite distinct from the other funds and are returned at the end of each year with interest. In the case of one such society in Edinburgh the sums deposited vary from 6d. to 4s. a week, and in the course of a year the total sum deposited was £2,500. We were informed that this was principally used for paying rent, insurance premiums, etc. An account of the method of working these societies will be found on p. 125 of our Report on Montrose. Several societies of this description have lately come to an end in Edinburgh.

It is interesting to notice that in Edinburgh there appear to be only two and in Montrose there are no sick and deposit societies in connection with churches. In England, and especially in some parts of London, these dividing societies are very commonly associated with churches. It would seem that in Scotland the ministers avoid encouraging societies which have no elements of permanency about them and often fail the members in their time of need.

(b) TRADE UNIONS.

The following table gives particulars of the trade unions in Edinburgh and Montrose.

MEMBERSHIP OF TRADE UNIONS.

Town.	Population (1901).	Number of Branches.	Membership, Dec. 1907.	Percentage of numbers to Population (1901).
Edinburgh - -	317,459	72	13,047*	4.1
Montrose - -	14,027	7	127	.9

Details of the benefits attaching to membership of the unions will be found in our Reports on the above towns.

(c) CO-OPERATIVE SOCIETIES.

Edinburgh and Montrose each possess two co-operative societies, of which the capital, membership, and sales are given below.

MEMBERSHIP AND CAPITAL OF CO-OPERATIVE SOCIETIES, 1907.

Town.	Population (1901).	Membership.	Capital.	Sales.	Members' Dividend.
			£	£	£
Edinburgh -	317,459	35,902	562,429	1,519,938	339,663
Montrose -	14,027	1,935	3,268	28,616	3,532

In Dyce (Aberdeenshire) we were informed that a large proportion of the population belonged to a co-operative society in the neighbourhood.

(d) BUILDING SOCIETIES.

Edinburgh was the only place visited by us in which there were building societies. These numbered in all eleven, with a membership in 1906 of 3,264 and assets amounting to £416,646.

* That is the membership of sixty-two branches, of which particulars were obtained.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

The secretary of one of the largest of these societies informed us that they were extensively made use of by the better class working men. A good many invest their savings in the societies without purchasing houses.

(e) TRUSTEE SAVINGS BANKS.

There are trustee savings banks in Edinburgh, Montrose and two of the parishes visited by us in Aberdeenshire. The following Table gives particulars of these banks.

MEMBERSHIP AND DEPOSITS OF TRUSTEE SAVINGS BANKS.

Place.	Population (1901).	Number of Accounts open, 1907.	Amount due to Depositors, 1807.
			£
Edinburgh - - -	317,459	83,432*	3,037,109
Montrose - - -	14,027	4,146†	170,776
New Deer - - -	4,371	684‡	23,623
Methlick § - - -	1,692	252	9,199

In case it should be thought that trustee savings banks are commoner in Aberdeenshire than they really are, we think it well to mention that including Aberdeen itself there are not more than six in the whole county, but it so happened that we visited two of the parishes in which these banks were situated.

MEMBERSHIP AND FUNDS OF FOUR THRIFT AGENCIES IN PLACES VISITED.

Place.	Population, (1901).	Registered Friendly Societies (adults only), 1905.	Co-operative Societies, 1907.	Building Societies, 1906.	Trustee Savings Banks, 1907.	Total Funds.	Total Member-Ship.¶
		£	£	£	£	£	
Edinburgh -	317,459	158,196	562,429	416,646	3,121,056**	4,258,327	143,433
Montrose -	14,027	4,194	3,268	—	170,776	178,238	6,678
New Deer -	4,371	638	—	—	23,623	24,261	956
Longside -	2,760	2,078	—	—	—	2,078	339
Lonmay -	2,161	530	—	—	—	530	190
Methlick -	1,692	640	—	—	9,199	9,839	411
Skene -	1,546	478	—	—	—	478	80
Dyce -	1,482	543	—††	—	—	543	145

The total sum held by the above thrift agencies in Edinburgh (£4,258,327) seems to us very remarkable even after every allowance has been made for the sums belonging to members not resident in the city.

* About 76 per cent. of the depositors are estimated to reside in Edinburgh.

† About 84 per cent. of the depositors are estimated to reside in Montrose.

‡ About 88 per cent. of the depositors are estimated to reside in New Deer.

§ This is a branch of the Ellon Trustee Savings Bank.

|| About 66 per cent. of the depositors are estimated to reside in Methlick.

¶ In many cases the same people are members of more than one of the thrift agencies.

** Includes £83,947 the capital of the People's Bank, and the Penny Banks belonging to the Co-operative Societies.

†† There is a branch of the Aberdeen Northern Co-operative Society, about two miles from Dyce, to which a large number of the inhabitants belong.

3—THE ADMINISTRATIVE RELATIONS OF CHARITY AND THE POOR LAW.**(a) EDINBURGH.****THE REPRESENTATION OF THE PARISH COUNCIL ON CHARITIES.**

So far as we were able to ascertain, the endowed charities, those in the hands of the Town Council and the Merchant Company, and the many mortifications administered by separate bodies of trustees, are unrepresented on the Parish Council, and no attempt has been made by means of conferences or in other ways to bring about co-operation between the Council and such charities.

The Council appoints two members to serve on the board of management of the Royal Edinburgh Asylum for the Insane, one member to serve on the committee of the Royal Blind Asylum and twelve members to serve on the distress committee under the Unemployed Workmen Act. Several members of the Council are also members of the Destitute Sick Society, and no doubt there are members who belong to other voluntary charities as well.

ENDOWMENTS ADMINISTERED BY THE PARISH COUNCIL.

There are four endowments of which the Parish Council are the administrators. These are as follows :—Kirk Treasurer's Mortification, Schaw's Mortification, Legacy of Mrs. Margaret Tod or Fraser, and James Wilson's Legacy. The two first endowments are applied in aid of the rates, the third is used in providing extra comforts to the inmates of the poorhouse, and the fourth is applied in prizes for children boarded-out by the council. For further particulars *see* p. 104 of our Report on Edinburgh.

THE PARISH COUNCIL AND THE CITY OF EDINBURGH CHARITY ORGANISATION SOCIETY.

By the constitution of the City of Edinburgh Charity Organisation Society the Parish Council has the right to appoint five representatives to serve on the council of the society, and this right is fully exercised. In addition to these members there are also members of the Parish Council on each of the society's five district committees. The officers of the society are in constant touch with the assistant inspectors of the poor, and there is close co-operation in the interchange of information about cases.

Very little use is made of the society by the Parish Council as a means of keeping people off the rates. Able-bodied men, more particularly those with sick dependents, are from time to time referred to the society by the assistant inspectors of the poor, but the Parish Council is not in the habit of passing on cases of old people, widows, or those in need of temporary assistance who might be regarded as fitter subjects for charitable assistance rather than for Poor Law relief. This is a direction in which we think co-operation between the two bodies might be of great value, and it is possible that as the society, which was formed less than two years ago, strengthens its position some understanding may be arrived at as to the class of cases which the Parish Council might relegate to it.

OVERLAPPING OF POOR LAW RELIEF AND CHARITABLE ASSISTANCE.

With the exception of the charities administered by the Town Council and of the City of Edinburgh Charity Organisation Society, it is not the custom of the charities, either endowed or voluntary, to submit lists of applicants to the inspector of the poor with a view to the avoidance of overlapping. Indeed, so far from there being any desire on the part of the charities to prevent overlapping with Poor Law relief, there are even some which advise their applicants to apply to the Parish Council for relief. In the case of one pension charity, failing an assured income from other sources, the receipt of out-relief is virtually made a condition of help. Two charities had actually informal understandings with the Parish Council that in the case of persons assisted by them the Council would not reduce their relief.

At present, apart from the Charity Organisation Society and some of the more important endowed charities, the general practice is for the charities to supplement the relief given by the Parish Council, and little attempt is made to distinguish between cases which should be left to the Poor Law and those which should be assisted from charitable funds.

With a view to ascertaining to what extent overlapping prevailed we submitted lists of the recipients of some of the charities to the assistant inspectors of poor, who were asked to mark the names of any in receipt of Poor Law relief.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

The following table gives particulars of the charities in which most overlapping occurred.

Name of Charity.	Number of Recipients.	Number in receipt of Poor Law Relief.
Edinburgh Society for Relief of Indigent Old Men - - - -	98	32
Dunlop Cancer Fund - - - - -	32	9
Society for Relief of Indigent Old Women - - - - -	147	47
The William Whyte Fund - - - - -	34	12
Institution in Edinburgh for Relief of Incurables at their own Homes	415	97
Mrs. Ross Fund - - - - -	26	6

The evils resulting from the absence of communication between the charitable agencies and the inspectors of poor were forcibly brought home to us in this connection. Although the lists were not always quite complete, and there were some agencies from which we obtained no lists, the inspectors discovered that thirty-six of those on the “ permanent roll ” of the poor were receiving regular charitable help of which they had no previous knowledge. The following table gives particulars of these cases :—

OVERLAPPING OF CHARITIES AND POOR LAW RELIEF IN EDINBURGH.

Number of Cases.	Amount received from Charities.		
	£	s.	d.
One	14	0	0 a year.
One	12	0	0 ”
Twelve	8	0	0 ”
One	7	16	0 ”
Seven	6	0	0 ”
Two	5	4	0 ”
Three	5	0	0 ”
Eight	2	12	0 ”

That such a state of things should be possible points to the need for some system by which the charities would regularly consult the inspector of poor as to those who apply to them for assistance.

In defence of the supplementation of out-relief, representatives of the charities frequently urged that it was impossible to avoid it as the relief given by the Parish Council was so inadequate. If it is the case that the out-relief is inadequate we have reason to believe from the evidence we have received that the charities are themselves in a measure responsible for it. The Parish Council, having, as we have shown, frequently no certain knowledge as to what is being done by the charities, and being aware that there are numerous agencies in Edinburgh for supplying the poor with money, food, and clothing, in granting relief take into account that other help will probably be forthcoming.

A minister of great experience discussing this question said : “ The Parish Council give an inadequate amount of relief, and while this is so the charities must supplement it. What is wanted is a reform of the whole system, so that the professional poor should be dealt with by the Poor Law and the charities go to the deserving and respectable only.”

Another informant wrote to us as follows : “ The Parish Council here gives 2s. 6d. or 3s. 6d. a week, and though I am not able to speak from knowledge of the principles that actuate them, I have no doubt reliance is placed on the probability that this insufficient allowance will be supplemented by charity or by small earnings.”

The remedy would seem to be that the charities should make their help sufficient and abstain from assisting those in receipt of out-relief, for whom the Parish Council would then be fully responsible. If this plan were adopted it would not only save the poor from

the degradation of having to go the round of the charitable agencies, and possibly using deception in order to obtain a sufficient allowance, but it would also prevent much duplication of labour on the part of the Parish Council and the charities. It must frequently happen that the inspector of poor and several visitors on behalf of different charities are all dealing with the same case.

Another advantage of this division of labour should be a reduction in the number of cases dealt with by the Parish Council and the charitable agencies respectively, which would permit of the latter concentrating upon those of a more hopeful character with a view to preventing them from swelling the ranks of the pauper class.

According to our inquiry, apart from medical relief, payments for maintenance, etc., of boys and girls, Homes and Orphanages, institutions for the blind and the deaf and dumb, and the help given direct by private individuals, which must be very considerable, a sum of something like £70,000 a year is available from charitable agencies for the temporary and permanent assistance of those in distress in Edinburgh. If this large sum were administered with full knowledge of the circumstances of the applicants and the distribution of it carefully directed towards the end of making it of the greatest possible efficiency, we think that a considerable diminution might be effected in the expenditure—some £30,000 a year—on out-relief.

The following are instances of overlapping between the Parish Council and charitable agencies :—

Pensions.

No. 135.—Widower, 65. Formerly saw repairer. One son (married). Home very clean and comfortable. Rent, 4s. 6d. weekly. Member of Ancient Order of Foresters. Said to have six chronic complaints. Weekly income : allowance from son, 2s. 6d. ; Ancient Order of Foresters, 3s. 9d. ; pension from charity (for last two years, 3s. 10d. ; out-relief, 3s. (for last six years) ; total, 13s. 1d. Said, on reliable authority, to be quiet and respectable.

No. 144.—Widow, 78. Formerly laundress. Three daughters (married). Home very poor and dirty. Rent, £6 per annum. Unable to work on account of ill-health for six years. Nephew, single, 60, labourer, lives with her. Weekly income : nephew's earnings, 12s. ; from charity, 3s. (for eleven years) ; out-relief, 3s. ; total, 18s. Said, on good authority, to be a respectable woman who had worked hard.

No. 149.—Widow, 71. One son and three daughters (all married). Home neat and clean. Rent, £5 8s. per annum. Insured in Prudential. Lives with eldest daughter. Weekly income : son-in-law's earnings, £1 10s. ; grandson's, 10s. ; from charity (five years), 3s. ; out-relief (five years), 4s. ; total, £2 7s. Said, on trustworthy authority, to be very deserving.

No. 151.—Widow, 59. Formerly laundress. One daughter (married). Home poor but clean. Rent, £5 per annum. Insured in British Legal. Worked up to seven years ago. Has heart disease and dropsy. Daughter helps occasionally. Weekly income : from charity (four years), 3s. ; out-relief (six years), 3s. ; total, 6s. Said, on good authority, to be very respectable.

No. 156.—Widow, 77. Formerly charwoman. One daughter (widow). Home very poor, not very clean. Rent, £6 per annum. Insured in British Legal. Blind and suffering from cancer. Daughter helps occasionally. Weekly income : from charities (seven years), 3s. and 1s. 11d. ; out-relief (eight years), 4s. ; total, 8s. 11d. Said, on reliable authority, to be very respectable.

No. 158.—Married couple. Husband, 36. Formerly joiner. Suffering from phthisis and chronic asthma. Wife, laundress. Five sons and one daughter (all under fourteen). Home overcrowded, very dirty and untidy. Rent, £6 10s. per annum. Weekly income : wife's earnings, 4s. and 3s. (from selling sweets) ; from charities, 2s. 3d. and 3s. ; out-relief, 10s. ; total £1 2s. 3d. On reliable authority it was stated that the man, when he could work, was lazy, and that the couple were dirty, thriftless, shameless beggars, trading on the man's affliction.

No. 164.—Widow, 81. One son and three daughters (all married). Home clean and comfortable. Rent, £6 10s. per annum. Insured in Prudential. Almost blind. Weekly income : from son, 47, plumber, 2s. ; from charity (ten years), 1s. 6d. ; out-relief (thirteen years), 3s. ; total, 6s. 6d. Said on good authority to be very respectable.

No. 167.—Married couple, both 75. Husband formerly dealer. Two sons (married). Home miserably poor and dirty. Rent, £3 per annum. Husband has diseased kidneys. Wife palsied, and very dirty. They think of going into poorhouse soon. Weekly income : from elder son, 1s. ; from charity (six years), 1s. 11d. ; out-relief, 3s. ; total, 5s. 11d. Character unsatisfactory. Husband said, on trustworthy authority, to be a notorious drunkard, whose disease was due to his intemperate habits.

No. 170.—Married couple. Husband, 79. Formerly baker. Wife, 78. Formerly needlewoman. One son (married). Home poor, but clean. Rent, 2s. weekly. Insured in Prudential. Husband eight years in lunatic asylum. Son insane. Wife very infirm. Weekly income : from charities, 2s. 3d. and 1s. 3d. ; out-relief, 5s. ; total, 8s. 6d. Said on good authority to be of excellent character, and formerly hard-working.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

No. 175.—Married couple. Husband, 79. Formerly quarryman. Wife, 82. One son and two daughters (all married). Home poor, and not very clean. Rent, 1s. 11d. weekly. Both very deaf. Children do not help. Weekly income : from charity (nine years), 3s. ; out-relief (ten years), 6s. ; total, 9s. Stated, on reliable authority, to be respectable and deserving.

No. 176.—Widower, 77. Formerly gardener. Three daughters (all married). Home very dirty and untidy. Rent, £8 per annum. Insured in Prudential. Almost helpless with rheumatism. Lives with youngest daughter. Weekly income : son-in-law's earnings, £1 4s. ; from charities, 3s., and 3s. (ten years) ; out-relief, 3s. (six years) ; total, £1 13s. Character said, on good authority, to be good.

No. 182.—Widow, 82. Formerly laundress. No children. Home poor, and rather dirty. Rent, £5 15s. per annum and rates. Very infirm, subject to bronchitis. Weekly income : from charity (four years), 1s. 3d. ; out-relief, 5s. ; total, 6s. 3d. Said, on reliable authority, to be very respectable, but unable to look after herself.

No. 183.—Widow, 80. Formerly charwoman. One son (married). Two daughters (one married, one widow). Home dirty and untidy. Rent, £5 per annum and rates. Worked up to ten years ago. Children have not assisted since they married. Weekly income : from charity (seven years), 1s. 3d. ; out-relief, 4s. ; total, 5s. 3d. Said, on reliable authority, to be rather addicted to drink.

No. 184.—Widow, 93. One daughter, widow, 60, dressmaker, with whom she lives. Home well-furnished, clean and comfortable. Rent, £11 per annum. Blind and very deaf. Weekly income : earnings (daughter's) 7s. ; (granddaughter's), 14s. ; from charities, 1s. 3d. (three years), and 1s. 11d. (twelve years) ; out-relief, 3s. 6d. (twenty-three years) ; total, £1 7s. 8d. Whole family said, on good authority, to be very respectable.

No. 188.—Widow, 78. One son and four daughters (all married). Home clean and comfortable. Rent, £6 10s. per annum. Insured in Prudential. Children do not assist. Son, 46, stonemason, separated from wife, recently discharged from Infirmary, looking for work, living with mother. Weekly income : from charity, 9d. ; out-relief, 3s. ; total, 3s. 9d. It was stated on reliable authority that she was very respectable, and son not bad.

No. 190.—Married couple. Husband, 81. Formerly shoemaker. Wife, 62. No children. Home very clean and comfortably furnished. Rent, £10 per annum. Insured in Prudential (both). Husband bed-ridden for two years for incurably fractured hip. Wife has to nurse him. Weekly income : from charity (two years), 4½d. ; out-relief (eighteen months), 7s. ; total, 7s. 4½d. Said, on credible authority, to be very respectable.

Temporary Help.

No. 192.—Married couple. Husband, 81. Formerly gravedigger. Wife, 51. Charwoman. No children. Home very clean (in very nasty neighbourhood). Rent, 3s. 9d. weekly. Insured in British Legal. Husband very infirm, broke his leg recently, and was assisted by a charity, 3s. a week for six weeks. Has received annual gift, 7s. 6d. from charity for two years. Weekly income : wife's earnings, 8s. ; from charity, 2s. ; out-relief, 4s. ; total, 14s. Said, on good authority, to be very respectable. Husband formerly worked very hard.

No. 193.—Married couple. Husband, 67. Formerly labourer. Wife, 61. Charwoman. No children. Home very dirty and unwholesome. Rent, £5 15s. per annum. They live in one small room, with a retriever and two large cats. Man dropsical. Weekly income : wife's earnings, 7s. 6d. ; out-relief, 2s. 6d. ; total, 10s. Annual gift, 7s. 6d. from charity, for three years. Said, on trustworthy authority, that the man formerly could not get work, on account of his intemperate habits.

No. 197.—Married couple. Husband, 40. Tailor. Wife, 37. Three sons and four daughters (five children under fourteen). Home very poor, and not very clean. Rent, £11 per annum. Insured in British Legal. Husband resumed work after ten weeks in Royal Infirmary for pleurisy, during which time out-relief, 10s. weekly, and assistance from a charity, 5s. weekly, were given to family. Weekly income from present earnings : husband's, £1 ; eldest daughter's (17, book-folder), 3s. ; son's (16, errand boy), 5s. ; total, £1 8s. Said, on good authority, to be very respectable and hard-working.

No. 199.—Married couple. Husband, 39. Formerly labourer. Wife, 37. Charwoman. Two sons and one daughter (two children under fourteen). Home poor, dirty and unwholesome. Rent, £6 per annum. Husband has Bright's disease, and has been in Royal Infirmary several times. 8s. was given during a fortnight, in sums of 3s. and 5s., by one charity, and another is still helping with 2s. 6d. a week. Weekly income : wife's earnings, 2s. ; son's (17, van-boy), 5s. ; from charity, 2s. 6d. ; out-relief, 5s. ; total, 14s. 6d. According to reliable information, man was said to be fairly respectable, but a pension which he received from a charity (£8 per annum), was withdrawn, on account of unsatisfactory character of wife, who was said to be untruthful, unthrifty, and too fond of drink.

No. 203.—Married couple, 34. Railway motor-man. Wife, 30. Four sons and one daughter (all under fourteen). Home bright, comfortable, and spotlessly clean. Rent, £10 per annum. Man a member of the Rechabites Society. Insured in Prudential (all). During husband's illness in Royal Infirmary last autumn, 5s. weekly was received from a charity, and 5s. from the Rechabites for three months. Out-relief, 10s., was also given for same period. Present weekly income consists of husband's earnings, £1 7s. Said, on reliable authority, to be a very respectable family.

No. 204.—Married couple. Husband, 48. Formerly labourer. Wife, 44. Three sons and three daughters (four under fourteen). Home (two rooms), very poor and dirty. Rent, £6 10s. Insured in Prudential. Husband, consumptive, was in Royal Infirmary for nine weeks, and for six weeks of that time,

one charity helped with 3s. (still assisting), and another with 2s 6d. a week. Present weekly income : earnings of sons, 22, shopman, and 14, millhand, 10s. and 5s. ; from charity, 3s. ; out-relief (for last fourteen months), 8s. ; total, £1 6s. On good authority it was said that there was nothing against character, but the family were dirty and overcrowded, and the man ought to be in hospital.

For particulars of other cases, (*see* Appendix X., p. 225).

(b) MONTROSE.

THE REPRESENTATION OF THE PARISH COUNCIL ON CHARITIES.

The Parish Council have the right of appointing representatives on the following trusts : Butchart's (one representative), Gibson's (two representatives), Jean Thomson's (two representatives), H. and E. Mill's (four representatives), Provost Christie's (three representatives), and John Mill's (four representatives). A councillor is also a member of one of the other trusts, but it is not the practice of the Council to refer cases which come before them to any of the trusts, or, except very rarely, to the Society for Improving the Condition of the Poor.

At a meeting of the Parish Council which we attended a case came up of a man who was in the Montrose Infirmary and whose wife and four young children were left unprovided for, and when we suggested that it might be a case for a charitable agency to give temporary help to we were informed that there was no agency in Montrose which would give the assistance necessary for the support of the family.

ENDOWMENTS ADMINISTERED BY THE PARISH COUNCIL.

There are four endowments, viz. : Edward's Trust, the United Society of Seamen's Trust, George Cooper's Charity, and Andrew Fraser's Charity, which are administered by the Parish Council.

The income of Edward's Trust, amounting to £9 a year, is expended in half-yearly sums of 10s. to 20s., applied in assisting to pay the rents of outdoor paupers. In the case of the Seamen's Trust the income of £38 a year is given in pensions of £5 a year to seafaring men or their widows who are not in receipt of Poor Law relief. The other charities have an income of £19 5s. a year, which is distributed in coals to the outdoor poor.

CONFERENCE BETWEEN PARISH COUNCIL AND TRUSTEES OF CHARITIES.

Twelve years ago a conference was held between the Parish Council and the trustees of the charities, when the question was discussed of forming a Charity Organisation Society composed of members of the Town Council, the Parish Council and the trustees of the charities, which should manage and administer the whole of the trusts. The proposal did not meet with favour and nothing was done.

OVERLAPPING OF POOR LAW RELIEF AND CHARITABLE ASSISTANCE.

In the case of some of the endowments which are debarred from assisting persons in receipt of Poor Law relief, the inspector of poor is consulted as to whether the applicants are on the poor roll, but not infrequently the trustees rely upon their own knowledge without referring to the inspector. In one trust we found that two of the recipients were in receipt of out-relief, although it was laid down that help was not to be given to those receiving Poor Law relief.

There is a great deal of overlapping between the charities, both endowed and voluntary, and the Parish Council. In the case of one charity we found that out of 92 recipients, 47 were in the receipt of out-relief, in another, out of 60 recipients, 32 were receiving out-relief ; and in another, out of 126 recipients, 40 were receiving out-relief.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

INADEQUACY OF ASSISTANCE GIVEN BY THE CHARITIES.

An unsatisfactory feature of the administration of the charities is the smallness of the amounts given, which, though they may suffice so long as the pensioner is able to earn a little or has savings to draw upon, are quite inadequate when infirmity overtakes him or her or the savings are exhausted, with the result that not infrequently the pensioner after, perhaps, struggling for years to keep off the Poor Law has after all to make an application to the Parish Council for relief. Having regard to the large sums expended in Montrose by the charitable agencies it seems to us that it ought to be possible to maintain these old people without their being obliged to have recourse to Poor Law relief.

ASSOCIATION FOR IMPROVING THE CONDITION OF THE POOR.

Although the objects of this association would appear to be akin to those of a Charity Organisation Society, in practice it is very largely a relief agency distributing small gifts in money and kind, not infrequently to those already in receipt of Poor Law relief. On its present basis the association is not effective as a means of bringing about co-operation between the Parish Council and the charitable agencies.

THE EFFECT OF CHARITIES ON THE ADMINISTRATION OF THE POOR LAW.

We received several expressions of opinion as to the effect of many of the charities as at present administered in bringing people on to the rates.

A parish councillor of long standing said, "The charities demoralise people and they come upon the Poor Law as a consequence."

An old inhabitant of Montrose who had taken a very active part in the municipal life of the town, both as a town councillor and a member of the Parochial Board, stated that "the charities have been a nursery for pauperism" and he added "a curse to the town."

Another informant connected with many charitable societies and in close touch with the poor was of opinion that "the system of small doles given by charitable agencies tends to breed pauperism."

Yet another informant well qualified to judge had come to the conclusion that "the charities paved the way for Poor Law relief."

The following are some of the instances we met with of overlapping between the Parish Council and charitable agencies.

No. 72.—Spinster, 73. Formerly dressmaker. Bedridden for last six years. Home comfortable, clean, and bright. Rent, £4 per annum. Insured in Prudential. Cousin, widow, 68, charwoman, lives with her. Weekly income: cousin's earnings, 2s.; from charities, 2s. 4d.; out-relief, 3s.; total, 7s. 4d. A great deal of private assistance in kind. Character said, on good authority to be unsatisfactory—"a quiet drinker."

No. 75.—Widower, 80. Formerly sea captain. Lame and deaf. One son and one daughter (both married). Home very poor, but clean. Rent, £3 5s. per annum. Member of Oddfellows. Son, 36, labourer, in Infirmary. Daughter helps occasionally. A little assistance privately. Weekly income: from charities, 11d.; out-relief 2s. 6d.; total, 3s. 5d. Said, on reliable authority, to be a very respectable old man.

No. 79.—Widow, 78. Formerly farm servant. One son (married), one daughter (single). Home very poor, but clean. Rent, £2 4s. per annum. Insured in Prudential. Daughter, millhand, lives with her. Son, 47, baker, never helps. Weekly income: daughter's earnings, 11s. 3d.; from charities, 1s. 6d.; out-relief 3s. (contrary to provisions of Trust Deed); total, 15s. 9d. Annual gifts of coal and clothing. Said, on good authority, to be very respectable and deserving.

No. 84.—Spinster, 51. Formerly in service. Home fairly clean. Rent, £2 6s. per annum. Insured in Montrose Mutual. Widowed sister, 51, bottle-washer, shares home. Weekly income: sister's earnings, 10s.; from charities, 1s.; out-relief, 2s. 6d.; total, 13s. 6d. Annual gifts of coals and clothing for self and sister. Said, on general authority, to be respectable, though two informants seemed doubtful about moral character of the sisters.

No. 85.—Widow, 68. Two sons and three daughters (four married, one a widow). Home very poor and not very clean. Rent, £1 10s. per annum. Insured in Royal Liver. Never able to earn own living on account of internal complaint. Weekly income: from charities, 9½d.; out-relief, 2s. 6d.; total, 3s. 3½d. Annual gifts of coals and clothing. Character said, on reliable authority, to be good.

No. 94.—Spinster, 58. Formerly millhand. Home very poor, but clean. Rent, £3 per annum. Has lost sight of one eye and suffers from internal disease. Sister, single, 69, who lives with her, has heart disease and cataract. Weekly income : from charities, 2s. and 2s. 4½d. (sister) ; out-relief, 2s. 6d. ; total, 6s. 10½d. Annual gifts of coals. Said, on good authority, to be very respectable and deserving, but it was thought that they would be better in the poor house.

No. 102.—Widow, 80. No children. Home very comfortable and clean. Rent, £3 3s. per annum. Insured in Royal Liver. Late husband parish bell-ringer at £18 per annum. Weekly income : from charities, 6½d. ; out-relief, 3s. 6d. ; total, 4s. 0½d. Annual gifts of coals. Stated, on credible authority, that there was nothing against her character, except that she was a very artful old beggar.

No. 104.—Spinster, 69. Stocking knitter. Home well-furnished, but very dirty. Rent, £2 per annum (paid by widowed niece, whose child she brought up). Weekly income : earnings, 1s. 6d. ; from niece (for rent), 9d. ; out-relief, 2s. ; total, 4s. 3d. Two annual gifts, 2s. 6d. each, and gift of clothing. Said, on good authority, to be respectable and deserving.

No. 108.—Widow, 48. Laundress. Three sons and one daughter (three children under fourteen). Home very poor and dirty. Rent, £5 5s. per annum. Lives with father, 72, who also receives parish relief, and mother, 69, charwoman. Eldest son, 14, millhand. Weekly income : earnings (own), 1s. 6d. ; (mother's), 4s. ; (son's), 6s. 6d. ; out-relief (own), 6s. ; (father's), 5s. ; total, £1 3s. Annual gifts from charities, 2s. 6d. and some clothing, and Police Fund gave boots for two youngest children. Said on reliable authority to be dirty, thriftless, addicted to drink, and generally regarded as a loose character. Mother, however, was said to be respectable and hard-working.

For particulars of other cases, (*see* Appendix X., p. 199).

(c) RURAL PARISHES IN ABERDEENSHIRE.

NEW DEER.

One member of the Kirk Session and one member of the Deacon's Court of the United Free Church are on the New Deer Parish Council. In the case of the Burnett Mortification the administration is in the hands of a committee composed of three members of the Parish Council and three members of the Kirk Session. None of the charities are given to those in receipt of Poor Law relief.

The fact that the offices of inspector of poor and of clerk to the Kirk Session are held by the same person is considered to be an advantage, as it makes it easier for the inspector of poor to keep cases off the Poor Law which are thought to be more suitable for assistance from the charities. His practice is to give temporary help in the cases which he thinks, after inquiry, will be enabled to do without Poor Law relief, and to report his action to the next meeting of the Kirk Session.

LONGSIDE.

Two members of the Longside Parish Council are members of the Kirk Session. The Burnett Mortification is managed by a joint committee composed of three members of the Parish Council and three members of the Kirk Session. The inspector of poor and members of the Kirk Session are in the habit of consulting as to cases which might be helped by the charities rather than by the Poor Law. We were informed, however, that there was practically no difference between the Poor Law cases and the charity cases and most of the latter eventually come upon the Parish Council.

The sums given by the charities range from 20s. to 50s. a year, and when the recipients are no longer able to earn or have exhausted their savings, if they have no relations able to help them, they have no alternative but to make application to the Parish Council. Some of the charities, but not the Bruce Bequest or the Burnett Mortification, are given to those who are in receipt of Poor Law relief.

LONMAY.

There is no member of the Lonmay Parish Council on the Kirk Session, though the minister of the Established Church, who is chairman but not a member of the Kirk Session, is chairman of the Parish Council. The Burnett Mortification is administered by a joint committee of members of the Parish Council and of the Kirk Session. The policy is to use the charities so as to keep people off the Poor Law, but it is not uncommon for the Bruce Bequest and other charities to be given to those who are in receipt of Poor Law relief.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

METHLICK.

In the case of three of the charities the administration is in the hands of a joint committee composed of four members of the Methlick Parish Council and three members of the Kirk Session. One member of the Parish Council is also a member of the Kirk Session, which administers the two other charities.

The inspector of poor is also session clerk and when an application is made to him for Poor Law relief he decides whether it is a case which should be dealt with by the Parish Council or might be helped with advantage by one or other of the charities. None of the charities are ever given in supplementation of Poor Law relief. The inspector of poor was of opinion that the charities were the means of helping many people who would otherwise be a charge to the Parish Council.

SKENE.

Five members of the Kirk Session are also members of the Skene Parish Council. None of the charities are given to those in receipt of Poor Law relief. Cases are not referred from the Parish Council to the Kirk Session, but we were informed that the Edward's Charity had a considerable effect in reducing pauperism; indeed, the inspector of poor said it was "ruining him!"

DYCE.

The chairman of the Dyce Parish Council and the inspector of poor are members of the Kirk Session. It is not the practice of the Parish Council or of the inspector of poor to refer cases to the charities. Persons in receipt of Poor Law relief are never helped by the Edward's Charity or the Burnett Mortification.

Of the forty-nine recipients of charity seen by our inquiry officer in the six parishes visited by us in Aberdeenshire, there were only two as to whom we could say with certainty that they were in receipt of out-relief from the Parish Council while being assisted by charity. Particulars of these cases are given below.

Longside.

No. 43.—Widow, 33. Laundress. Two sons and one daughter (all under fourteen). Home poor, but very clean. Rent, £2 per annum. Husband, 37. Farm servant. Died a year ago. Could join no club, owing to delicate health. Weekly income: from earnings, 2s.; from out-relief, 5s.; total, 7s. Much help in kind given by mother and several neighbours. Grant, 10s., from charities. Said, on good authority, to be very respectable.

Lonmay.

No. 49.—Widow, 79. Formerly matron of poorhouse (4s. weekly and board). No children. Home clean, but untidy. Rent, £2 per annum. Suffers terribly from eczema. Weekly income: from charities, 6½d. (for last twenty years); from out-relief, 3s. (for last fifteen years); total, 3s. 6½d. Character said, on reliable authority, to be very good.

INADEQUACY OF ASSISTANCE GIVEN BY CHARITIES.

It is the case in these Rural Parishes as in Montrose that the sums given by the charities are so small that the recipients as they become less able to help themselves are often obliged to surrender their allowances in order to secure the more adequate relief to be obtained from the Parish Council. As we have said above, we think this is an unsatisfactory feature of the administration, and it would be better if fewer people were assisted with larger amounts. In some Parishes we found that the grants received from the Burnett Mortification, which might have been applied in giving extra help, had been invested.

The following table gives particulars of Poor Law relief and the expenditure on charitable assistance in the places visited by us:—

FIGURES RELATING TO POOR LAW RELIEF AND CHARITABLE ASSISTANCE IN PLACES VISITED.

Name of Place.	Population (1901).	Ordinary Paupers on May 15th, 1906.						Cost of Out-relief year ending May 15th, 1906.	Gross Revenue of Charities.	Total.
		In Poorhouses.		All other Ordinary Poor.		Total.	Per cent. of Population.			
		No.	Per cent.	No.	Per cent.					
Edinburgh -	317,459	1,225	20	4,772	80	5,997	1·9	£ 30,002	£ 289,447	£ 319,449
Montrose -	14,027	7	2	408	98	415	3·0*	2,675	4,843	7,518
New Deer -	4,371	4	9	43	91	47	1·1	364	301	665
Longside -	2,760	1	1	82	99	83	3·0	563	306	869
Lonmay -	2,161	—	—	39	100	39	1·8	355	141	496
Methlick -	1,692	—	—	18	100	18	1·1	160	69	229
Skene -	1,546	6	30	14	70	20	1·3	119	120	339
Dyce -	1,482	1	6	15	94	16	1·1	102	250	352

* If the forty paupers maintained free of charge to the Parish Council in Dorward's House of Refuge for the Destitute be added, the percentage is 3·3.

CHARITIES WHICH RECEIVE POOR LAW CASES.

In the course of our inquiry we came across several charitable agencies which admit persons in receipt of Poor Law relief.

The Royal Infirmary of Edinburgh takes cases sent by Parish Councils on payment of 3s. 6d. a day. The number of such cases is, however, very small, and during 1907 there were not more than twelve, none of which came from Edinburgh.

The House of Refuge for the Destitute in Edinburgh had at the time of our visit about ten inmates who were in receipt of out-relief, who, we were informed, would otherwise be in the poorhouse as their relief was insufficient to keep them.

In the case of the Home managed by the Little Sisters of the Poor, which accommodates 158 old people, we were informed that the greater number were in receipt of out-relief when admitted. A few of the inmates have been taken in from the poorhouse, but as a rule these are people who have only been there a short time.

There are also seven Homes for children in or near Edinburgh, viz.:—The Orphan Hospital, Dean Bank Institution, the Red House Home, the Robertson Orphan Home, the Nellfield Home for Crippled Girls, the Catholic Working Boys' Home, and St. Teresa's Orphanage, which take children paid for by Parish Councils.

In the case of Miss Mary Murray's Institution, at the time of our visit the mothers of twenty-two out of the seventy-five children in the Home were in receipt of out-relief.

In Montrose the inmates of Dorward's House of Refuge for the Destitute, numbering from seventy to eighty, are nearly all paupers. Of these forty, who must have been first chargeable to the rates, are admitted free on the recommendation of the Montrose Parish Council. The remainder of the inmates with one or two exceptions are paid for at the rate of 3s. 6d. a week by the Montrose and other Parish Councils.

The Parish Council of Montrose contributes £30 a year to the funds of the Infirmary, and about seven or eight cases a year are admitted on the recommendation of the Poor Law medical officers.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

4.—GENERAL CONCLUSIONS AND RECOMMENDATIONS.

Under the headings of our Report dealing with the various places visited we have mentioned such points relating to the administration of the charities as seem specially to call for notice, and we have also ventured to make recommendations, suitable, as we conceive, to the circumstances in each case, and calculated in our own opinion to conduce to improved administration and to promote the increased utility of the charities.

The main conclusions to which we are led in the result of our investigations and the general suggestions which we submit with a view to securing the objects above referred to are as follows :—

UNIFICATION OF MANAGEMENT.

As a general principle we consider it to be desirable that the charities for the poor of a town or parish should be placed under the management of a Central Body of Trustees. The centralisation of charitable administration is a principle which is commonly acted upon by the Charity Commissioners for England and Wales in schemes for the reorganisation of endowments of this nature, and experience shows that by the adoption of this course a stronger and more satisfactory body of trustees is secured, the expenses of administration are reduced, overlapping of charitable effort is prevented, and endowments individually too small to be applied to the best advantage may when amalgamated be made productive of substantial benefits.

In our observations on the charities of Edinburgh (*see* p. 23) we have indicated the extent to which in such a case there would be room for the practical application of the principle above referred to, and also the nature of the functions which might, in our judgment, be exercised by such a body in respect of charities not placed under its actual administration.

CONSTITUTION OF GOVERNING BODY.

The constitution of a central body of trustees such as we suggest must necessarily vary according to the circumstances of the locality. The local authority—municipal, district or parochial—would naturally have the first claim to representation, but we think that the best administrative results would usually be obtained by endeavouring to secure diversity of representation without giving preponderant power to any one constituent on the body. We suggest, therefore, that the central body might include representatives appointed in accordance with the requirements of the particular place by some of the following bodies : The County Council, Town Council, Parish Council, Kirk Sessions and ministers of religion, Trade Unions and Friendly Societies ; and it should also include a co-optative element chosen for special knowledge and interest in charitable work. Women should be eligible for appointment.

CO-OPERATION WITH VOLUNTARY CHARITIES AND WITH THE PARISH COUNCIL.

It would be part of the scheme for the reorganisation of the charities that committees of voluntary charities for the poor of the place should be invited to work in co-operation with the central body above referred to, and that there should likewise be interchange of information with the Parish Council. Such co-operation would render it possible to keep a central register containing particulars of all recipients of charitable and Poor Law relief. The existence of such a register would be of great value in facilitating the work of inquiry and investigation which lies at the basis of all wisely conceived systems of charitable relief, and without which waste, overlapping and imposture are inevitable.

APPROPRIATION OF INCOME.

While, in order that charities may be applied to the best advantage, the first requirement is to secure a thoroughly satisfactory body of trustees, it is necessary in the second place to consider the objects to which the income may be most usefully applied under the provisions of a wisely conceived scheme.

These objects may be defined in general terms as follows :—

(1) Assistance to the young by—apprenticeship, advancement, provision of outfits, etc.*

(2) Relief in time of sickness and special distress, and amelioration of the condition of the poor in various ways, such as are mentioned in the Charity Commissioners' form of Scheme for General Benefit of Poor (*see Appendix IX.*, p. 176).

(3) Support of the aged poor by means of pensions and almshouses.

Among the places which we visited, Edinburgh was the only one in which we found that charitable funds were expended in assisting young persons by payments for maintenance during apprenticeship and by providing outfits, etc. Our informants considered (and we agree with them) that the expenditure on these objects is of great utility.

In the same city very large sums are expended in relieving special forms of distress and affliction in institutions and otherwise, and in all the places which we visited (except some of the rural parishes) the expenditure on medical relief and nursing is very considerable.

Apart from such special forms of relief the objects to which the largest proportion of the expenditure of charitable funds is commonly directed are the assistance of aged persons by means of pensions and the giving of temporary relief usually by way of money grants.

The maintenance of pensioners appears to us to be an object peculiarly suitable to the application of the large and permanent income of charitable endowments, and while in some cases we have made suggestions with a view to improved administration, there can be no doubt that the expenditure on this object is conferring great benefit on a large number of respectable old people.

In the case of relief given by way of temporary assistance, points to be constantly kept in view are, we think, that the relief given should be directed to a particular object and should be adequate. Under present conditions, owing to lack of co-operation, relief, inadequate in amount, is frequently obtained from a number of charitable agencies and in many cases from the Poor Law authority as well. The result is that charities administered in this manner do nothing to prevent pauperism or to effect any real improvement in the condition of the recipients. Under a sound system of administration, in place of the present confusion of functions between the trustees and the Parish Council, the funds of the charities might be applied in assistance which in time of special need, through sickness, want of employment or other misfortune, might often prevent a family from drifting into a condition of pauperism.

NEED OF A CHARITY COMMISSION.

We may observe in conclusion that whereas in England there has been in existence since 1853 a public authority specially charged with the supervision and control of charitable endowments and with the duty of introducing such amendments in their management and application as may adapt them to the circumstances of the time and promote their greater utility, in Scotland such functions are exercised only so far as they are comprised in the general jurisdiction of courts of law and in respect of such cases as are brought to the cognisance of the court in the ordinary course of legal proceedings.

If any effective step is to be taken in the direction of initiating and carrying into effect such measures for the improvement of charitable administration as we have ventured to suggest it would be necessary that the task of conducting local inquiries and preparing schemes for the reorganisation of the charities should be placed in the hands of an executive Commission.

* It was not intended, we think, that the application of Charitable Endowments to educational purposes should come within the scope of our inquiry.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

While the appointment of a temporary Commission would be sufficient if its functions were confined to the performance of the duties above referred to, we have in the course of our inquiries been strongly impressed with the desirability of the establishment in Scotland of some public authority which should be equipped with the same powers of permanent control over charitable trusts as are exercised by the Charity Commission in England and Wales.*

Although our inquiries have not been directed to dealings with capital endowment, cases which have incidentally come to our notice point to the desirability of establishing such control. In more than one instance, we found that trust funds had been lent on insufficient mortgage security (in one case, as we were informed, to a trustee of the charity); in another place charitable funds had been mixed with other moneys and lent at a low rate of interest on a note of hand only; in the case of another charitable bequest in lieu of insisting on payment in cash the trustees had accepted debentures of a company which shortly afterwards went into liquidation, with the result that a loss of several hundred pounds was sustained; and in another case remuneration at what seemed to us an excessive rate was being paid to a gentleman who was himself a trustee of the charity.

Our attention has also been directed to the heavy legal expenditure attendant on applications to the court regarding the appointment of trustees and the establishment of schemes. In the case of one charity the costs incidental to the establishment of a scheme amounted to £200; in another case in which a private Act of Parliament was obtained providing for the incorporation of the trustees and granting power to feu the charity property the cost exceeded £500; and in the case of other charities of less value we were told that it was useless to consider the introduction of improved modes of application, since the cost of obtaining the necessary legal sanction would swallow up or cripple the endowment.

In all these cases, had they come within the jurisdiction of the Charity Commissioners for England and Wales, in the ordinary course, through the intervention of the Commissioners, the property of the charities would have been protected, and the desired advantages would have been obtained readily and at trifling cost.

* Among the more important powers and functions exercised by the Charity Commissioners, the following may be mentioned :—

By means of inspection of deeds and documents and the holding of local inquiries to obtain information regarding charities, and to preserve, in a convenient and easily accessible form, such records of charitable endowments.

(So far as we could ascertain there are no official reports upon charitable endowments in Scotland, and the only information of an official nature relating to them, is such as is contained in : (1) Recent Parliamentary Returns (1905), which are restricted to certain classes of Parish and Burgh Trusts; and (2) the general records of the courts relating to deeds and legal proceedings.)

To receive, and, if necessary, to compel the rendering to the Commissioners of accounts of receipts and expenditure, which become public documents accessible to any person interested.

To investigate complaints, and to take such steps as may be necessary to protect the property of the Trust, and to secure its due administration.

To give advice (which operates as an indemnity to the trustees); to compromise claims; and, if the Commissioners think fit, to sanction the institution of legal proceedings.

Subject to provisions regarding publication of notice, and rights of appeal, to make Orders—
(1) Appointing or removing trustees; (2) establishing schemes for administration.

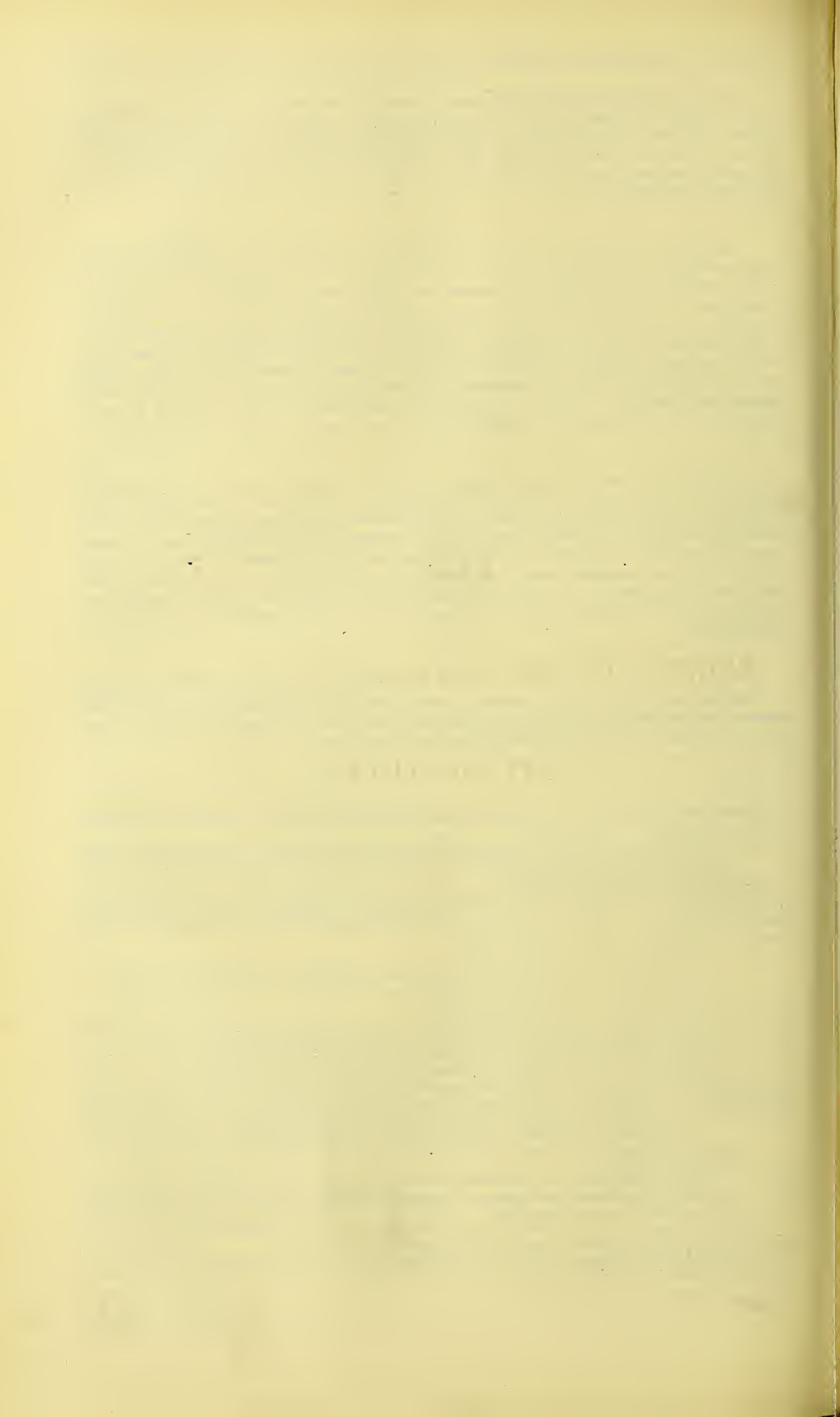
(In the case of a charity the income of which exceeds £50 a year, this jurisdiction can be exercised only on the application of the trustees. If, however, the trustees decline to make the requisite application, the Commissioners may, if they think proper, certify the case to the Attorney-General.)

To authorise sales, purchases, mortgages, leases for terms exceeding twenty-one years, and other dealings with capital endowment in cases in which the Commissioners are satisfied that benefit will accrue to the Trust.

To secure the safe custody and due investment of charitable property, and to avoid the expense of recurrent transfers and conveyances, by vesting the estate, whether real or personal, in official trustees having perpetual succession.

(The official trustees are “bare trustees,” and in no case do the Charity Commissioners undertake the administration of income, this duty remaining in the hands of the local trustees.)

In Scotland the advantages of perpetual succession may, in certain cases, be obtained under the Conveyancing (Scotland) Act, 1874, Sec. 45.)



PART II.

REPORTS ON THE SEVERAL PLACES VISITED
IN SCOTLAND.

11 29149

11 29149 11 29149 11 29149 11 29149

11 29149 11 29149

REPORT ON EDINBURGH

TABLE OF CONTENTS.

	PAGE.	Charities (<i>contd.</i>) :—	PAGE.
Population and Industries - - - -	281 [55]	Almshouses :—	
Charities :—		George Pape's Charity - - - -	289 [63]
Shelters, Labour and Lodging Homes :—		Little Sisters of the Poor, Home for the Aged - - - -	289 [63]
Edinburgh Night Asylum and Strangers' Friend Society - - - -	282 [56]	Lockerby Almshouses - - - -	289 [63]
House of Refuge for the Destitute - - - -	282 [56]	Home of Rest for the Aged - - - -	290 [64]
Salvati n Army Shelter and Metropole for Women - - - -	282 [56]	Sir William Fraser Homes - - - -	290 [64]
Edinburgh Jewish House of Refuge - - - -	283 [57]		
Church Army Labour Home - - - -	283 [57]	Pensions :—	
Church Army Lodging Home for Men - - - -	283 [57]	Trinity College Hospital - - - -	290 [64]
Church Army Boarding Home for Women - - - -	283 [57]	Alexander Mortification - - - -	291 [65]
Church of Scotland Labour Home - - - -	283 [57]	Craigcrook Mortification - - - -	291 [65]
Church of Scotland Brunswick Lodging Home - - - -	283 [57]	Murray Keith Fund for Incurables - - - -	292 [66]
Scottish National Society for the Prevention of Cruelty to Children, Children's Shelter - - - -	283 [57]	James Gillespie's Hospital - - - -	292 [66]
Help in Money :—		Indigent Old Women's Society - - - -	292 [66]
Alexander Horn's Mortification - - - -	283 [57]	Royal Society for Home Relief of Incurables - - - -	292 [66]
Society for Relief of Destitute Sick - - - -	283 [57]	Dunlop Cancer Fund - - - -	292 [66]
Society for Relief of Poor Married Women in Childbed - - - -	284 [58]	Society for Relief of Indigent Old Men - - - -	293 [67]
Jewish Lying-in Society - - - -	284 [58]	John Watt's Hospital - - - -	293 [67]
Edinburgh City Mission - - - -	284 [58]	Plenderleath Trust Fund - - - -	293 [67]
Society of St. Vincent de Paul - - - -	284 [58]	The Servants' Institution - - - -	294 [68]
Edinburgh and Leith Society for the Relief of Deserving Foreigners - - - -	284 [58]	Society for Relief of Indigent Gentlewomen of Scotland - - - -	294 [68]
Society for the Benefit of the Sons and Daughters of Ministers and Missionaries of the Free Church of Scotland - - - -	284 [58]	Walker Annuity Fund - - - -	294 [68]
Edinburgh John o'Groat Benevolent Association - - - -	284 [58]	William Lennie's Trust - - - -	294 [68]
Edinburgh Royal Infirmary Samaritan Fund - - - -	285 [59]	Andrew Wemyss Trust - - - -	294 [68]
Grassmarket Mission - - - -	285 [59]	Governesses' Benevolent Society of Scotland - - - -	294 [68]
Scottish Female Domestic Servants' Benevolent Association - - - -	285 [59]	Grand Lodge of Freemasons of Scotland - - - -	294 [68]
The Edinburgh Jewish Board of Guardians - - - -	285 [59]	The Marshall Trust - - - -	294 [68]
The Edinburgh Hebrew Benevolent Loan Society - - - -	285 [59]	George Vallance's Bequest - - - -	295 [69]
William Whyte Fund - - - -	285 [59]	The Paterson and Pape Fund - - - -	295 [69]
Soldiers' and Sailors' Families' Association - - - -	285 [59]	Dr. Sibbald's Trust - - - -	295 [69]
Soldiers' and Sailors' Help Society - - - -	285 [59]	Mrs. Ross's Fund - - - -	295 [69]
Church Charities - - - -	286 [60]	Airth Benefaction Trust - - - -	295 [69]
Endowed Parochial Charities - - - -	286 [60]	John Menzies's Trust - - - -	295 [69]
Help in Kind :—		Longmore Trust - - - -	295 [69]
Joseph Thomson's Mortification - - - -	287 [61]	Edinburgh City Police Widows' and Orphans' Fund - - - -	296 [70]
Bread and Meal Society - - - -	287 [61]	Aged Christian Friend Society of Scotland - - - -	296 [70]
Canongate Old Burgh Revenues - - - -	287 [61]	Crichton's Trust - - - -	296 [70]
Society for Supplying Cheap Coals to the Poor - - - -	287 [61]	William Watherston's Endowment - - - -	296 [70]
Edinburgh Sabbath Free Breakfast Mission - - - -	287 [61]	Robert Christie Bequest Fund - - - -	296 [70]
Edinburgh Public Soup Kitchen - - - -	288 [62]	Molleson Trust - - - -	297 [71]
Newington Soup Kitchen and Cheap Coal Fund - - - -	288 [62]	Edinburgh and District Tramways Employees Widows' and Orphans' Fund - - - -	297 [71]
Simon Square Public Soup Kitchen - - - -	288 [62]		
The Invalid Soup Kitchen - - - -	288 [62]	Medical Charities :—	
Scottish Needlework Guild - - - -	288 [62]	Royal Infirmary of Edinburgh - - - -	297 [71]
Scottish Catholic Needlework Guild - - - -	288 [62]	Chalmer's Hospital - - - -	297 [71]
Charities of Erskine, Seton, and Dunlop - - - -	288 [62]	Church of Scotland Deaconess Hospital - - - -	297 [71]
Relief of School Children :—		Charity Fund of the Royal Edinburgh Asylum for the Insane - - - -	298 [72]
Flora C. Stevenson Committee for Feeding and Clothing Destitute Children - - - -	288 [62]	The Bevan Trust Fund - - - -	298 [72]
Courant Fund for Destitute Children - - - -	288 [62]	Royal Edinburgh Hospital for Incurables - - - -	298 [72]
Police-Aided Scheme for Clothing Destitute Children - - - -	289 [63]	Royal Victoria Hospital for Consumption - - - -	298 [72]
Salvation Army Free Breakfast Fund - - - -	289 [63]	Royal Edinburgh Hospital for Sick Children - - - -	298 [72]
St. Cuthbert's Co-operative Association Scheme for Clothing Poor Children - - - -	289 [63]	Eye, Ear and Throat Infirmary of Edinburgh - - - -	299 [73]
		Incorporated Edinburgh Dental Hospital and School - - - -	299 [73]
		Edinburgh Royal Maternity and Simpson Memorial Hospital - - - -	299 [73]
		Edinburgh Hospital and Dispensary for Women and Children - - - -	299 [73]
		The Hospice - - - -	299 [73]
		Royal Public Dispensary - - - -	299 [73]
		New Town Dispensary - - - -	300 [74]
		Western Dispensary - - - -	300 [74]
		Edinburgh Medical Missionary Society - - - -	300 [74]
		Edinburgh Provident Dispensary - - - -	300 [74]
		St. Anne's Dispensary - - - -	300 [74]
		Edinburgh Jewish Medical Mission - - - -	300 [74]
		Eye Dispensary of Edinburgh - - - -	300 [74]

TABLE OF CONTENTS—*continued*.Charities (*contd.*) :—Medical Charities—*continued*.

Edinburgh Dispensary for Skin Diseases	300 [74]
Queen Victoria's Jubilee Institute for Nurses	301 [75]
District Sick Nurses' Home	301 [75]
Edinburgh Lying-in Institution and Nursing Home	301 [75]
Royal Infirmary of Edinburgh Convalescent Home	301 [75]
Royal Edinburgh Hospital for Sick Children, Convalescent Home	301 [75]
Edinburgh Medical Missionary Society's Convalescent Home	301 [75]
Ravenscroft Convalescent Home	301 [75]
Children's Convalescent Home	301 [75]
The Mothers' Rest	301 [75]
Lady Aberdeen Memorial Home of Rest	301 [75]
St. Mary's Home of Rest	302 [76]

Help to the Afflicted :—

Royal Blind Asylum and School	302 [76]
Society for Promoting Reading among the Blind	302 [76]
Mrs. Jane Stobie Clark Fund	302 [76]
Edinburgh Institution for the Education of the Deaf and Dumb	302 [76]
Deaf and Dumb Benevolent Society	302 [76]
Donaldson's Hospital	303 [77]
Home for Crippled Children	303 [77]
Edinburgh Cripple and Invalid Children's Aid Society	303 [77]

Homes and Orphanages for Children :—

Trades Maiden Hospital	303 [77]
Orphan Hospital	304 [78]
John Watson's Institution	304 [78]
Cauvin's Hospital	304 [78]
Dean Bank Institution	304 [78]
Miss Mary Murray's Institution	305 [79]
James Paterson's Female Orphan Institution	305 [79]
Carse Greenside Industrial School	305 [79]
Red House Home for Destitute Boys	305 [79]
Robertson Orphan Home for Girls	305 [79]
St. Teresa's Orphanage	306 [80]
Christie Female Industrial Homes	306 [80]
Edinburgh Association for Providing Boarding Homes for Widowers' Children	306 [80]
St. Vincent's Home for Children	306 [80]

Homes for Working Lads :—

Edinburgh Industrial Brigade Home for Working Lads	307 [81]
Catholic Working Boys' Home	307 [81]

Lodging Homes for Young Women :—

Edinburgh Young Women's Christian Association Institute	307 [81]
Chalmer's House	307 [81]
St. Anne's Home for Working Girls	307 [81]

Charities (*contd.*) :—

Reformatory Institutions :—

Girls' Reformatory School, Loanhead	307 [81]
Edinburgh Original Ragged Industrial Schools	307 [81]
Wellington Reformatory Farm	308 [82]
Leith Industrial School Association	308 [82]
"Mars" Training Ship Institution	308 [82]
St. Joseph's Industrial School and Orphanage	308 [82]
Edinburgh Magdalene Asylum	308 [82]
Edinburgh Industrial Home for Fallen Women	308 [82]
St. Andrew's Home and House of Mercy	309 [83]
Falconer Rescue Home	309 [83]
Springwell House Rescue Home	309 [83]
House of Mercy, St. Catherine's Convent	309 [83]
Sacred Heart Home	309 [83]
Edinburgh Rescue Shelter	309 [83]
Lauriston Home for Maternity Rescue Work	310 [84]
Livingstone Hall Home	310 [84]
Young Women's Christian Association Protective Work	310 [84]
Church of Scotland Women's Guild Cottage	310 [84]
Navitie Temperance Home for Women	310 [84]
Edinburgh Discharged Prisoner's Aid Society	310 [84]

General Purposes :—

Heriot's Hospital	311 [85]
Merchant Maiden Hospital	311 [85]
George Watson's Institution	312 [86]
Daniel Stewart's Hospital	312 [86]
Edinburgh Day Nurseries Association	312 [86]
Edinburgh Children's Holiday Fund	312 [86]
Scottish Society for Employment of Reserve and Discharged Soldiers	313 [87]
Scottish Central Bureau for the Employment of Women	313 [87]
Church of Scotland Women's Employment Bureau	313 [87]
Royal Edinburgh Repository for the Sale of Gentlewomen's Work	313 [87]
Royal Edinburgh Society for the Self-Aid of Gentlewomen	313 [87]
Society for the Sale of Gentlewomen's Work	313 [87]
Princess Helena Society for the Sale of Ladies' Work	313 [87]
Piershill Soldiers' Home	314 [88]
Sailors' and Soldiers' Home	314 [88]
City of Edinburgh Charity Organization Society	314 [88]
Tabular Summary of Charities	315 [89]

Thrift Agencies :—

Friendly Societies	326 [100]
Trade Unions	326 [100]
Co-operative Societies	327 [101]
Building Societies	328 [102]
Savings Banks	328 [102]

Poor Law Relief

Summary of Income of Charities and Expenditure on Out-Relief	329 [103]
	330 [104]

P A R T II.

REPORTS ON THE SEVERAL PLACES VISITED.

EDINBURGH.

POPULATION (1901) 316,837.

For the purposes of our inquiry the salient features of Edinburgh are that it is to a large extent a well-to-do residential city, with no marked characteristics as regards industries except that it is an important centre for printing and its allied trades. The existence of the famous medical school attached to its university will be seen to have considerable bearing

on our inquiry. The fact of its being the capital has had the effect of concentrating charitable organisations there, which are in some cases national rather than peculiar to the city itself.

The following table, taken from the census for 1901, shows how the population is occupied :—

CENSUS 1901.

<i>Males.</i>			<i>Females.</i>		
Males, 10 years and upwards, occupied	-	93,595	Females, 10 years and upwards, occupied	-	53,658
Retired or without specified occupations	-	20,387	Retired or without specified occupations	-	81,573
Under 10 years of age	- - - -	30,518	Under 10 years of age	- - - -	30,043
Total	- -	144,563	Total	- -	172,274

Males, 10 years and upwards, occupied, 93,595.

Females 10 years and upwards, occupied, 53,658.

Number Employed.	Industry or Occupation.	Number Employed
2,461	General or Local Government	123
1,154	Defence of the Country	—
6,755	Professional occupations and their subordinate services	4,170
1,767	Domestic offices or services	22,823
8,173	Commercial occupations	2,912
13,120 ^a	Conveyance of men, goods and messages	732
1,196 ^b	Agriculture	149
13	Fishing	—
720	Mines and quarries	18
7,911 ^c	Metals, machines, implements and conveyances	266
2,018	Precious metals, jewels, watches, instruments, &c.	190
13,614 ^d	Building and works of construction	51
3,482	Wood, furniture, fittings and decoration	488
920	Brick, cement, &c.	232
815	Skins, hair, &c.	151
2,220 ^e	Chemicals, oil, grease, &c.	1,587 ^e
5,704 ^f	Papers, prints, books and stationery	4,484 ^f
1,011	Gas, water, &c.	1
1,257 ^g	Textile fabrics	1,495 ^g
4,450 ^h	Dress	7,522 ^h
10,580	Food, tobacco, drink and lodging	4,731
4,254 ⁱ	Other general and undefined workers and dealers	1,533
93,595		53,658

^a 3,378 employed on railways, 5,541 on roads, and 3,296 as warehousemen, porters, messengers, &c.

^b 892 gardeners (not domestic).

^c 5,199 engaged in engineering and machine making.

^d 13,175 engaged in house building, &c.

^e 2,368 (1,169 males and 1,199 females) workers in india-rubber and gutta-percha.

^f 4,344 (3,009 males and 1,335 females) printers, and 1,774 (590 males and 1,184 females) bookbinders.

^g 1,897 (913 males and 984 females) drapers, linen drapers and mercers.

^h 2,203 tailors and 5,249 dressmakers and milliners.

ⁱ 2,483 general labourers.

CHARITIES.

SHELTERS, LABOUR AND LODGING HOMES.

EDINBURGH NIGHT ASYLUM,

Founded in 1840,

and

THE STRANGERS' FRIEND SOCIETY,

Founded in 1815.

Amalgamated in 1871.

The Strangers' Friend Society was founded with the object of giving immediate relief to destitute strangers and assisting them to their destinations. The Night Asylum was instituted for the purpose of providing a night's lodging to all destitute persons.

There is accommodation for 144 persons—viz., 110 men and 34 women and children under 14 years of age.

Admission is free, and each inmate is given a bowl of porridge and milk night and morning, and a six-ounce roll of bread on leaving.

There is a rule that those who have been one night in the Asylum shall not be admitted for the space of three months, but this rule is not adhered to. Under exceptional circumstances the same person might be admitted ten times in the course of a month. The majority stay one night, but a good many remain two consecutive nights. The same people come again and again, and the tendency is for the applications from the same individuals to increase.

The accommodation has lately been added to, which we were informed would have been unnecessary if the rule quoted above had been more strictly adhered to. The average number of inmates each night during 1907 was 93.

The large majority of those who come to the Asylum are of bad character, and it is estimated that about a fifth are living upon charity. There is nothing to prevent people frequenting the House of Refuge for the Destitute in the Canongate as well as this Asylum, and it is known that some do this.

On a Sunday large numbers who have had their porridge and milk in the morning will secure the breakfast given by the Edinburgh Sabbath Free Breakfast Mission (see page 61), and if they choose they can obtain later on in the morning a bun and some coffee at another mission, returning to the Asylum for a dinner of soup and bread.

During the year ending December 31st, 1906, the number of applications for admission to the Shelter was 33,917, of which 2,086 were rejected. In the same period 286 men and women and 158 children were sent to their homes or to places where work had been found for them.

The income for the year was: Subscriptions and donations, £460; dividends and interest, £162; and legacies, £437; total, £1,059.

THE HOUSE OF REFUGE FOR THE DESTITUTE.

Founded in 1832.

This institution, which was originally started to provide a temporary home for vagrants and beggars, and to assist in preventing the introduction of cholera into Edinburgh, has several branches of work connected with it.

1.—It provides a home for aged persons and those suffering from incurable diseases, who are, as a rule, rather above the Poor Law class. A payment of from 8s. to 10s. a week has to be made for such cases. On September 30th, 1907, the number of these cases was 67. About 10 of the inmates were in receipt of Poor Law relief.

2.—Army and Navy pensioners who are unable to support themselves are admitted, and contribute towards their maintenance out of their pensions quarterly amounts at the rate of from 4s. 6d. to 10s. a week. The number of pensioners at the above date was 33.

3.—Destitute men and women out of work; young women from the country in search of situations without means or friends to assist them; and persons discharged from the Royal Infirmary who would not be dealt with by the Poor Law are admitted free. These persons must agree to stay two months, and are expected to work according to their ability. The women are employed in executing orders for needlework, as

attendants on the aged, and in washing, while the men are employed as joiners, plumbers, painters, or labourers about the building. The number of this class at the above date was 96.

4.—Persons of intemperate habits are taken in and paid for by their friends for the purpose of protection and reformation. The rates of board vary from 4s. 6d. to 10s. a week, according to diet and accommodation. The number of such inmates at the above date was 88.

5.—Homeless persons—men, women, and children—are admitted free for a night's shelter, and given a meal in the evening and again in the morning. Persons are not taken in if the worse for drink, or if they have been admitted three times within the previous month. There is accommodation for 100 individuals. During the year ending September 30th, 1907, the number of persons sheltered and fed was 16,044.

6.—A soup kitchen is open all the year round. During the above-mentioned year, 34,178 meals were supplied at one penny each, and 46,375 were supplied free. Each meal consists of a quart of soup and a 6-ounce roll of bread.

7.—During the winter months nearly 200 free meals are supplied daily to school children. About half of these are paid for by the Flora C. Stevenson Committee for Feeding and Clothing Destitute Children. The selection of the children is left entirely to the teachers.

The income for the year ending September 30th, 1907, was: subscriptions and donations (including £30 from the Town Council), £243; interest, £1,018; payments from inmates, £3,474; sale of bread and soup, £142; and proceeds of work done by inmates, £100; total, £4,977.

We were informed that most of the army and navy pensioners are men of undesirable character—drunkards and wasters—who are destitute when admitted, having spent their quarter's pensions. Some of these remain permanently in the institution, others only for short periods.

Of those who are out of work and taken in free, many are of the tramp class, and given to drink, who stay for a time, go away, and return again. Others get situations and leave.

As regards the night shelter, the same people come time after time, many are old men and women who, but for this and other shelters in Edinburgh, would be in the Poor House. There is no co-operation between this and the other shelters.

The soup kitchen is said to be largely made use of by vagrants and the lowest class, very rarely by respectable people. There are fewer applicants on Saturdays, when more money can be got by begging.

SALVATION ARMY SHELTER AND METROPOLE FOR WOMEN.

Founded about 1893.

This institution is chiefly used by women who would otherwise be in furnished rooms or the ordinary lodging houses. The majority stay for some time. About eight homeless women and girls are taken in on an average each night. There is accommodation for 100 inmates.

A charge is made for beds at the rate of 1d. (for children), 2d., 4d., and 6d. a night. During the year ending September 30th, 1907, the number of admissions at 1d. was 4,533, at 2d. 9,308, at 4d. 18,727, and at 6d. 459. On an average 15 inmates are admitted free each night. These are expected to do some work before they leave.

Cases are received from the police court and the Discharged Prisoners' Aid Society. As a rule, there are about a dozen girls from prison or out of situations in the shelter. A few girls are received pending admission to the maternity hospital. Food can be purchased at the shelter, but most of the women prefer to purchase and cook their own food. Help in food is frequently given to vagrants who come to the door.

Some of the inmates are found daily work or situations, others are sent to friends or to Salvation Army Homes.

Now and again women come who have been in the House of Refuge for the Destitute.

The income for the year ending September 30th, 1907, was: donations and collections, etc., £314; and receipts for board and lodging, £443; total, £757.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

THE EDINBURGH JEWISH HOUSE OF REFUGE.

Founded in 1904.

The object of this refuge is to afford shelter to homeless Jews—men, women, and children, and to obtain employment for those capable of it.

There is accommodation for five inmates, who are allowed to remain three days.

The income for the year ending November 1st, 1907, was £32 from subscriptions and donations.

CHURCH ARMY LABOUR HOME FOR MEN.

Founded in 1899.

The object of this home is to give a fresh start to men who, through fault or misfortune, have fallen into destitution. There is accommodation for 24 men, and the average number of inmates is 22. Skilled men are admitted up to 60, and unskilled up to 50 years of age.

Some men are sent from the hospitals, others are sent by the chaplain of the Poor House and by the Discharged Prisoners' Aid Society. The majority are Edinburgh men. The average stay is about 6 weeks. The chief employment given is firewood chopping. Jobbing gardening, bill distributing, etc., is also obtained. Each man has to pay 6s. a week to the Home for his support out of his earnings, which vary from 8s. to 14s. a week, according to his ability.

During the 9 months ending September 30th, 1906, the number of inmates was 108. These were dealt with as under:—

- 32 obtained situations.
- 5 joined the army.
- 1 was restored to friends.
- 4 were sent to the infirmary.
- 27 left to seek work.
- 1 left, time expired.
- 2 stayed not more than 3 days.
- 13 were dismissed.
- 22 remained in home on September 30th, 1906.

108

Work was also given to 209 men who came and worked by the day. These men earned from 1s. 6d. to 2s. a day.

The income for the same period was from sales of wood and jobbing work, etc., £1,292, and donation £1; total £1,293. There was a loss of £24 on the 9 months' work.

CHURCH ARMY LODGING HOME FOR MEN.

Founded in 1901.

There is accommodation in this Home for 40 men, and the average number of inmates is 32. Some men are transferred to this Home from the Labour Home.

The object of the Home is to prevent men of a better class from having to go to an ordinary lodging house. The charge is 6d. or 7d. a night, or 3s. or 3s. 6d. a week. In some cases the men stay as long as two or three years. If it is known that a man is married he is not allowed to remain.

The payments for beds for the nine months ending September 30th, 1906, were £239, and there was a profit made of £61.

CHURCH ARMY BOARDING HOME FOR WOMEN.

Founded in 1907.

Women out of situations with a prospect of obtaining permanent situations are admitted as well as those in work. Boarders pay 7s. 6d. or 8s. 6d. a week. There is accommodation for 28 women. At the time of our visit there were 7 inmates. The Home was only opened in November, 1907.

CHURCH OF SCOTLAND LABOUR HOME.

Founded in 1905.

The object of this Home is to give a fresh start in life to men who have been reduced through loss of character or other causes. The benefits of the Home are not limited to those who belong to the Church of Scotland. There is accommodation for 36 men. There is no age limit, but as a rule men are not ad-

mitted over 50 years of age. The chief occupation of the inmates is firewood chopping. Each man is reported upon at the end of three months, and interviewed by the Committee at the end of six months.

At the beginning of 1906 the number of inmates was 32, and there were admitted during the year 84, making a total of 116.

These were dealt with as under:—

- 23 left of their own accord.
- 19 were dismissed.
- 43 went to situations found for them.
- 31 remained in the Home on December 31st, 1906.

116

An arrangement was made by which the Superintendent of this Home and the Superintendent of the Church Army Labour Home were to exchange visits to avoid overlapping, but this does not appear to be strictly adhered to. No visits had been paid for six months.

For the year ending December 31st, 1906, the cost of carrying on the Home, less work done by inmates, was £1,372.

CHURCH OF SCOTLAND BRUNSWICK LODGING HOME.

Founded in 1906.

There is accommodation for about 80 men in this Home, and the average number of lodgers each night is about 70. Men of any age are admitted who can pay 6d. a night.

The aim of the Home is to provide a decent lodging for men who would otherwise have to go to a common lodging house. The Home is said to be now paying its way.

The cost of opening and carrying on the Home for the first two months was £207.

THE SCOTTISH NATIONAL SOCIETY FOR THE PREVENTION OF CRUELTY TO CHILDREN.

Founded in 1884.

CHILDREN'S SHELTER.

This Shelter is used for children pending evidence being obtained against their parents, or whose parents have been committed to prison. A good many children, whose parents have been locked up for drunkenness, are also brought by the police.

For the year ending December 31st, 1906, the number of children admitted was 585, of whom 157 were brought by the police.

The sum expended on the Shelter for the same period was £492.

HELP IN MONEY.

ALEXANDER HORN'S MORTIFICATION.

Founded in 1741.

The income of this Trust, which was founded by will in 1741, consists of interest on Corporation Stock and Loans, producing £114 6s. 6d. a year, and is applicable for distribution to poor day labourers to the extent of three-sevenths in the city parish, two-sevenths in West Port, Potter-row and Bristo, and two-sevenths in Nether Liberton.

The income, less about £5 for expenses, is applied by the Magistrates (seven) in distributing at Christmas in the Burgh Court gifts of 5s. to 15s. each to poor persons, some of whom are in receipt of parochial relief. On the last occasion there were 173 recipients.

Application for the Charity is made on a printed form containing particulars to be furnished concerning the applicant, including age, residence, number in family, earnings, etc. The application must be countersigned by a person who certifies the truth of the answers, and declares from personal knowledge that the applicant is of good character, temperate habits, and deserving of the gift.

SOCIETY FOR RELIEF OF THE DESTITUTE SICK.

Founded in 1785.

The object of this society is defined as being "to afford relief to families and individuals temporarily disabled by sickness, accident, or other causes occa-

sioned by disease, from following the occupations by which they are usually supported ; and, in doing so, to take advantage of every practicable opportunity for directing their attention to their spiritual interests."

The city is divided into 30 districts, each of which has a separate visitor.

Before help is given a schedule of questions has to be filled up and signed by a subscriber or respectable householder, and a certificate must be signed by a medical man after personal visitation of the patient.

A visit is paid and inquiry made by the society's visitor for the district in which the patient lives, and the case is then considered by the committee, which meets weekly. In urgent cases, the visitor is empowered to give interim assistance.

The weekly sum given to a single person is about 3s., to a couple without children about 3s. 6d. to 4s. 6d., and to a couple with children 4s. to 5s. As a rule one or more 6d. tickets for meal and coals are given as well. Help may be given for as long as twelve weeks on a doctor's certificate, and for a further period if a fresh certificate is obtained. In a certain number of chronic cases permanent help is given. The number of such cases at the time of our visit (February, 1908) was from 30 to 40. It occasionally happens that a gift of as much as £1 is made for some special purpose, and convalescent aid is also provided from time to time.

Cases in receipt of Poor Law relief are assisted, and the clerk to the society estimated that about 10 per cent. of the cases assisted were in receipt of relief from the Parish Council. Several of the visitors are members of the Parish Council, and are in constant communication with the inspector of poor. Cases, however, are never referred to the society by the council.

The Charity Organisation Society's District Committees frequently bring cases to the notice of the society, and the two societies work closely together.

For the year ending December 2nd, 1906, the number of new applicants for help was 1,977, and the number of visits paid by the visitors 11,912. About 20 per cent. of the applicants are refused help owing to character or other causes. The amount expended in money was £1,750, in meal and coal £418, in clothing £25, and on convalescent aid £26.

The income for the same year was:—Subscriptions and donations £379, dividends and interest £1,654, and legacies £1,096; total £3,129.

Steps do not appear to be taken by the society to see that the help given is really adequate, and apart from certain cases which are assisted in conjunction with the Charity Organisation Society, there appears to be no system of co-operation with other charitable agencies.

Although it is the rule of the society that the medical certificates should be signed by fully qualified medical men, we learnt from two reliable informants that in some cases they are signed by students. In special cases the committee accept the certificate of a nurse.

The value of the inquiry made in regard to cases seems to depend very much upon the individual visitor.

SOCIETY FOR THE RELIEF OF POOR MARRIED WOMEN OF RESPECTABLE CHARACTER IN CHILDBED.

Founded in 1821.

This society assists poor married women at their confinements by giving a set of baby-clothes and tickets for groceries of the value of 7s. or 8s.

The operations of the society are now on a small scale, and the honorary secretary stated it was likely to come to an end before long. Cases are generally recommended by ministers or parish workers.

The number of cases assisted during 1907 was 29.

The income for the same year was about £8 from subscriptions and £2 from interest, total about £10.

The capital is being drawn upon to pay the yearly expenses.

JEWISH LYING-IN SOCIETY.

Founded in 1859.

The number of women assisted by this society during 1907 was 18, and the income for the same year was £33.

EDINBURGH CITY MISSION.

Founded in 1832.

There is a relief fund in connection with this mission called the Falconhall Fund, which is distributed by the missionaries.

The income for the year ending November 30th, 1907, was:—Subscriptions £9 and interest £47; total £56. Other sums are also given to the missionaries by private individuals as well as cast-off clothing.

SOCIETY OF ST. VINCENT DE PAUL.

Founded in Edinburgh about 1845.

There are five conferences of this society in Edinburgh—viz., the Cathedral, St. Patrick's, Sacred Heart, St. Columba's, and St. Guthbert's.

Assistance, in the form of tickets to the value of from 2s. 6d. to 5s., is given through the Brothers, who visit the poor in their own homes. If necessary the help is continued for several weeks, and in a few cases the allowance becomes permanent. A good deal of clothing is given by the Catholic Needlework Guild and from other sources.

Persons in receipt of Poor Law relief are assisted, and we were informed that applicants were encouraged to apply to the Parish Council, as the help given by the society was inadequate by itself.

Some of the conferences have penny banks. The Sacred Heart Conference has a soup kitchen for children; the children pay a halfpenny for the soup, and during 1906 their payments came to £5.

The number of cases assisted during the year ending December 31st, 1906, was 306, of which 41 were known to be in receipt of Poor Law relief.

The income of the five conferences for the same year was £531.

EDINBURGH AND LEITH SOCIETY FOR THE RELIEF OF DESERVING FOREIGNERS IN DISTRESS.

Founded in 1853.

The object of the society is to help foreigners, without regard to nation, creed, or politics, by grants of money, advice, and in other ways, and to prevent indiscriminate assistance to undeserving applicants.

During the year ending February 28th, 1907, the number of applicants was 382, all of whom were helped. Grants for food and lodgings were made to the number of 501, and 219 fares and passages were paid. Of the applicants 142 were Russians, 65 Germans, 40 Austrians, 29 Swedes, and 23 Norwegians. In the case of those assisted with fares, 80 were sent to Glasgow and 64 to Newcastle. Comparatively few were sent abroad.

The income for the same year was: Subscriptions and donations £105, and interest £76, total £181.

SOCIETY FOR THE BENEFIT OF SONS AND DAUGHTERS OF MINISTERS AND MISSIONARIES OF THE FREE CHURCH OF SCOTLAND.

Founded in 1859.

This society was established to assist the children of ministers and missionaries of the Free Church "to prosecute their education or business training," and generally for the promotion of their welfare and advancement.

Those applying for help have to fill up a form of application.

For the year ending June, 1907, the sum of £1,907 was granted to 108 families. The sum expended in Edinburgh was £57.

EDINBURGH JOHN O'GROAT BENEVOLENT ASSOCIATION.

Founded in 1862.

One of the objects of the association is to afford assistance to natives of Caithness in Edinburgh, whether members or not, whose cases are brought under the notice of the association or their committee and deemed worthy of assistance or support.

In the year 1906-7 the sum of £27 was derived from members' subscriptions and donations, and £10 from interest on investments, and £40 was expended in assistance to persons belonging to or connected with the County of Caithness.

EDINBURGH ROYAL INFIRMARY SAMARITAN FUND.

Founded in 1879.

The purpose for which this society exists is "to assist the families and dependents of patients being bread-winners, to give clothing, travelling expenses, or other needful help to patients on leaving the infirmary, to endeavour to procure work for them, and generally to befriend and be of use to them as far as possible." Patients in the Edinburgh City Fever Hospital and in Chalmers Hospital are also entitled to the benefits of the society.

Cases are, as a rule, reported by the nurses to the society's paid almoner when she visits the infirmary. The almoner makes inquiry of the patient, and also at the patient's home, references are communicated with, and personal inquiries are made as well. Help is not given, except in urgent cases, without the sanction of the committee, which meets weekly.

We were informed that cases in which temporary help is not likely to do any good are not assisted. Very few cases are rejected by the committee, as the almoner does not report cases which are unsuitable. The fact that the bread-winner is of unsatisfactory character would not be a bar to help being given to his family. Persons in receipt of Poor Law relief are assisted.

Help is given in the form of weekly allowances of money and food, railway fares and clothing. The maximum weekly sum given is 5s., and the minimum 2s. 6d. Some cases are helped for several months, but every case is reconsidered at the end of four weeks. The assistance given is sometimes in supplementation of that from the Society for the Relief of the Destitute Sick and the Society of St. Vincent de Paul.

The number of cases dealt with for the year ending September 30th, 1907, was 231, and the almoner paid 1,155 visits.

The income for the year was, subscriptions and donations, £433; interest, £38; and legacy £50; total, £521. The number of garments given away was 5,775. Some of these were purchased out of the society's funds, and others, new and old, were sent by subscribers.

GRASSMARKET MISSION.

Founded in 1886.

The chief object of this mission, which is undenominational, is evangelistic work in and around the Grassmarket, but a good deal of assistance of one kind and another is given to the poor.

During the year ending March, 1907, a sum of £200 was spent by the missionary on food, clothing, rent, and emigration. Free breakfasts are also given to about 300 children every Sunday, on which £27 was spent, making a total expenditure of £227.

SCOTTISH FEMALE DOMESTIC SERVANTS' BENEVOLENT ASSOCIATION.

Founded in 1888.

The object of the society is to assist Scottish female domestic servants in want, sickness, or old age, by grants of money or annuities. The funds of the society are derived partly from charitable contributions and partly from payments of members. Members pay 3s. a year, or 5s. a year if over 50 years of age on admission. Servants over 55 years of age are not admitted. The benefits of the society are confined to members.

The income for the year 1906-7 was as follows:—

	£
Payments by members - - -	119
Subscriptions, etc. - - -	138
Interest on investments - - -	104
	<hr/>
	£361
	<hr/>

In the same year, out of a total sum of £83 applied in grants and sick allowances to members, about £13 was given to members resident in Edinburgh, and somewhat more than half of a sum of £109 expended in pensions was for the benefit of Edinburgh members.

The society also maintains a small temporary home for servants in Edinburgh, the expenses of which are mainly defrayed by payments of boarders.

429.

THE EDINBURGH JEWISH BOARD OF GUARDIANS.

Founded in 1889.

The object of this charity is the care of the local and casual Jewish poor. Grants are made for stock and other purposes, and there are a certain number of annuitants who receive from 2s. 6d. to 5s. a week.

During the year ending December 31st, 1907, the number of local poor assisted was 54, and a grant of £15 was made to the Jewish Shelter for Casuals. At one time the Board used to help casuals apart from the Shelter, but as this was found to lead to overlapping, all cases of casuals are now referred to the Shelter.

The subscriptions, donations, etc., for the year ending December 31st, 1907, amounted to £162.

We ascertained that some of those assisted by the board had also been relieved by the Parish Council.

THE EDINBURGH HEBREW BENEVOLENT LOAN SOCIETY.

Founded in 1891.

This society, which consists of members who pay one penny a week, grants loans to members up to £7 without interest. The majority of the members are well-to-do, who join the society without the intention of deriving pecuniary benefit from it. If such a member knows of a poor person in need of a loan his practice is to borrow money in his own name and lend it again.

During the year ending May 1st, 1907, the subscriptions and donations were £34, interest £2, and legacy £20, total £56. During the same period 93 loans, amounting to £493, were advanced. The capital of the society on May 1st, 1907, including £474 loans outstanding, was £590.

WILLIAM WHYTE FUND.

Founded by trust disposition (recorded 1892), the income to be applied in payment of yearly grants of not more than £3 for rent to such deserving persons as the office-bearers of the Destitute Sick Society may select, and who are or were in receipt of assistance from the said society within six months from the date of such grants.

The income, which is derived from railway stock, producing about £36 a year, is applied in grants of about £1 a year, each to poor persons qualified as above-mentioned and recommended by the visitors of the society, who fill up a form of particulars regarding each case. Receipt of parochial relief is not treated as a disqualification.

SOLDIERS' AND SAILORS' FAMILIES ASSOCIATION. EAST SCOTTISH BRANCH.

Founded in 1884.

This association assists the wives and children of men in the Service, and the widows and orphans of men who died in the Service subsequent to February, 1885.

The assistance rendered includes the obtaining of work, the placing of children in schools, orders for food, the provision of clothes, the payment of rent, etc.

The number of cases assisted in Edinburgh during the year ending December 31st, 1906, was 57, and the amount expended on relief £169.

THE INCORPORATED SOLDIERS' AND SAILORS' HELP SOCIETY. EDINBURGH AND LEITH BRANCH.

Founded in 1902.

This society assists men discharged from the Army and Navy (a) in obtaining employment, (b) with temporary help, and (c) who are medically unfit by teaching them trades.

During 1907 the number of applicants was 518, of whom about 300 were men passing through Edinburgh. Of the latter 80 or 90 were helped with lodging and food for two or three days, and helped on their way by having their railway fares paid. Others were helped with clothes and advice, etc. Money is not given in these cases. In 133 cases of those residing in Edinburgh or Leith employment was found.

The society has a workshop in which those who have been invalided out of the Service are taught to make baskets, brushes, and toys. There is room for ten men in the shop. While learning their trade the men are paid 12s. (7s. in groceries and 5s. in cash), and when proficient they are paid at the market rate, according

to the amount of work they turn out. In the case of the brushmakers the earnings amount to 22s. to 25s. a week.

There are four district heads who make inquiries regarding new applications, either personally or through helpers. The police, the Charity Organisation Society, and missionaries are consulted about cases. The policy of the society is to give a man a chance, even though his character may be unsatisfactory.

For the year ending December 31st, 1907, the income was: subscriptions, donations, etc., £332; interest, £1; and shop sales, £839; total, £1,172.

CHURCH CHARITIES.

The number of churches of different denominations in Edinburgh is about 170. To each of these we sent a circular letter asking for information regarding the funds at their disposal for the relief of distress from (a) offertories and subscriptions, and (b) endowments, and the manner in which such funds were distributed. Altogether 168 replies were received, a summary of which is given below. The figures are in nearly every case for the year ending December 31st, 1906.

—	Offertories. Subscriptions, etc.			Endow- ments.		
	£	s.	d.	£	s.	d.
Church of Scotland -	2,291	14	10 ^a	276	6	3 ^b
United Free Church -	1,913	9	4 ^c	339	9	7.
Free Church - -	18	10	0	—		
Episcopal Church - -	433	14	6 ^d	61	15	5
Roman Catholic Churches	7	10	0 ^e	—		
Baptist Churches - -	174	19	6	—		
Congregational Churches	126	17	3	—		
Wesleyan Churches -	79	10	7	—		
Other Churches - -	186	0	0	—		
Total - - -	5,232	6	0	677	11	3

^a Includes £241 7s. 4d., raised by three Churches for nurses.

^b For particulars of these funds see below under Endowed Parochial Charities.

^c Includes £281 15s. 0d. raised by three Churches for nurses.

^d Includes £14 4s. 0d. the amount of the bonuses given through clothing and rent clubs.

^e Most of the help given is through the various Conferences of the Society of St. Vincent de Paul. (See page 58).

The above funds, which amount in all to £5,910, do not include collections for hospitals, the Queen Victoria Jubilee Institute for Nurses, and other charities. A considerable amount of clothing is also given away, and in many instances members of the congregations assist cases privately apart from the ministers and the Kirk Sessions.

In the case of the Church of Scotland the administration of the funds rests with the ministers in fifteen cases, in twelve it is in the hands of the Kirk Sessions or committees, and in nine it is shared between the ministers and visitors.

As regards the United Free Church, the usual practice is for the Kirk Session, a committee, or the elders to be responsible for the distribution of the relief moneys. This is so in forty-two instances, in fourteen the distribution is shared between the ministers and visitors, and in seven it rests with the ministers alone.

In eight of the Episcopal churches the administration is in the hands of the clergy and visitors and in seven it is left to the clergy.

In the case of other churches the deacons, or a layman appointed by them, usually administer the funds.

A form of assistance which is very general among all the churches is help towards rent, which is usually paid

half-yearly in Edinburgh. Small monthly or quarterly allowances are also frequently given. A great deal of coal is distributed, and some of the churches devote the whole, or nearly the whole, of their funds to this object. Help is also given to special cases of distress, and in sickness, and to those out of work.

Except in the case of some of the endowments, from which assistance is not given to persons in receipt of out-relief, no distinction seems to be made in the distribution of the funds between those who are and those who are not on the poor roll.

ENDOWED PAROCHIAL CHARITIES.

Dean Quoad Sacra Parish.—A sum of £1 6s. a year, the income of the Mitchell Bequest, is applied for the deserving poor under the direction of the Kirk Session.

Duddingston.—A sum of £19 10s. a year, the income of the Sanson and Hutcheson Bequests, is given among the poor by the Kirk Session in gifts of money, coals, groceries, and clothing.

Granton Quoad Sacra Parish.—In the Return of Parish Trusts (Scotland), No. II., mention is made of the Ship Coffee House, Granton, which is vested in trustees. The profits are dependent on sales, there being no income from endowment.

Greyfriars, New.—Part of the income of the Vennel Fund, which is vested in the Robertson Mission trustees, and is applicable in providing for the moral and religious education as well as the physical wants of the poorer classes of the parish, is included in a sum of £78, applied in 1906 in providing meals, coals, money, groceries, clothing, etc.

Greyfriars, Old.—The interest of the Paterson Bequest, amounting to £6 6s. 3d. a year, is applied, with voluntary contributions, in small gifts of money, coals, clothing, and food, distributed to the poor by the minister and visitors.

Morningside.—The income of the Tullis Fund, £62 18s. a year, is given by a committee of the Kirk Session in pensions of not less than £7 each per annum to necessitous persons above the age of 55 years, and not receiving parochial relief.

St. Bernard's.—The income of the Simmie Fund, £6 18s. a year, is applied by the minister, on behalf of the Kirk Session, in half-yearly grants of 10s., given to poor women to assist with rent. The sum of about £18 a year, being the income of the Deserving Poor Fund, is given by the minister and session clerk in gifts of food, fuel, and clothing to poor parishioners.

Newington.—The income of invested funds, amounting in 1906 to £19, is applied by the minister, on behalf of the Kirk Session, in distributing coals to the poor of the parish.

St. George's.—The income of three bequests, of which the Kirk Session are the trustees—viz., the Longmore Bequest, £88 10s., for the poor of the parish not receiving parochial relief; the Scott Bequest, £241 14s. 5d., for the aged poor of the parish; and the Ferguson Bequest, £900 for the poor attending the church; and the income of the Donaldson Bequest, £250, of which the minister is the trustee, and which is for the poor of the congregation, together amount to £60 16s. 6d. a year, which sum, together with about £245 derived from voluntary contributions, is applied through the minister, his assistant, a parish sister, and district visitors, in small pensions for the aged and infirm, in relief of temporary distress, arising from sickness or want of employment, by distribution of provisions, coal, clothing, etc., and in doles to help in paying rents. In many cases the relief goes in supplementation of small allowances given by the parish.

In addition to the bequests mentioned above, the Kirk Session has recently received a legacy of £500 under the will of the late David Henderson, to be applied for the benefit of the poor of the congregation. The bequest has been invested in railway stock, producing about £18 15s. a year, but no part of the income has yet been expended.

St. Stephen's.—The income of the Beatson and Baird legacies, £14 a year, is applied, with offertory moneys, etc., the whole amounting to about £200 a year, in assisting respectable poor people in cases of temporary distress and sickness by gifts of coals, groceries, and

money. The fund is administered by a lay missionary on behalf of the Kirk Session.

The Old Kirk.—The income, £33 11s. 6d. a year, of the Nisbet Trust Fund, for the poor of the congregation, is applied by the minister and Kirk Session in helping the poor in sickness and when behind with their rent, and in providing coals in winter.

Lady Yester's Church.—A sum of £5 5s. a year, being interest on legacies for the poor of the congregation, is applied, through the minister, with voluntary contributions, in distributing coals.

West Coates.—The interest of two bequests of £100 each is applied by the Kirk Session, through the minister, for relief of the poor of the congregation.

St. Andrew's.—A sum of £4, being interest on the John Cook Bequest, is administered by the Kirk Session, and applied by them in small gifts to the poor.

HELP IN KIND.

JOSEPH THOMSON'S MORTIFICATION.

Founded in 1786.

The charity was founded by deeds of settlement, registered in 1786, the income to be applied in purchasing oatmeal for distribution to poor householders in the city, at the price of 10d. per old peck, when the selling price exceeds 1s. per peck.

The Deputy-Keeper of the Signet for the time being is the trustee of the charity.

The income consists of the rents of a farm and dividends on invested funds, and amounts to about £752 gross, and £630 net per annum. A sum of about £220 annually is applied in paying 10d. per old peck for meal supplied by four merchants in different parts of the city to about 550 poor families in all, the recipients paying the balance of the price.

A circular is sent out annually to each clergyman resident in Edinburgh, and applications for the charity are made on printed forms, which are usually filled up by a clergyman, missionary, or Biblewoman. The form includes particulars of the number in the family, the income from all sources, and the rent paid, and a certificate from the clergyman or missionary that the applicant is a poor householder of good character. The particulars so obtained are submitted to the factor of the trust, Mr. J. H. Notman, W.S., and in the case of recipients who appear to possess the requisite qualifications, orders are issued for the supply of the meal in quantities of so much per week. In deciding as to the persons eligible, and the amounts to be allotted, a scale of distribution is employed which varies from half-a-peck for one person with less than 6s. weekly wage, to two pecks for a family of five or six persons with less than 20s. weekly wage, and no family whose income exceeds 30s. per week is eligible.

Formerly more than twice the present number of families received the meal; but the demand for oatmeal has diminished, and, in spite of the relaxation of a rule against giving to persons in receipt of parochial relief, a large portion of the income is unapplied, and is being accumulated. It is proposed to apply to the Court for authority to extend the distribution to coals and milk, as well as meal.

BREAD AND MEAL SOCIETY.

Founded about 1850.

The object of this society is "to supply bread and meal at a reduced rate to the deserving poor." Subscribers of 6s. 6d. can recommend a case for assistance for thirteen weeks during the winter months. Bread and meal to the value of 1s., 1s. 6d., or 2s. is supplied at half-price once a week. Some cases are refused help if it is thought that they are too well off to need assistance. Married men with small wages, and widows form the larger number of those helped. Persons in receipt of Poor Law relief are not debarred from being assisted.

The number on the roll during the winter of 1906-7 was 143. We were informed that the same people come year after year.

The income for 1907 was: Subscriptions, £66; interest, £1; and payments by recipients, £76; total, £143.

CANONGATE OLD BURGH REVENUES.

Under a bond given in 1856 by the magistrates and council in favour of the Old Burgh of Canongate the free income derived from feus, corporation stock, etc., representing property which belonged to the said burgh is applicable for charitable objects within the boundaries of the Old Burgh of Canongate, the area of which is approximately, but not exactly, the same as that of the present Canongate Ward.

Hitherto the income, which amounted in the year 1906-7 to about £144 gross and £137 net, has been applied in doles of coal and provisions distributed by tickets given to poor persons by the three councillors of the ward. The question of the application of the charity has recently occupied the attention of the council, and the town clerk has been instructed to prepare a report concerning it.

THE SOCIETY FOR SUPPLYING CHEAP COALS TO THE POOR.

Founded about 1858.

The object of this society is to help deserving cases of those who are really poor and destitute; it is not intended to benefit working people earning good wages.

Applicants are recommended by subscribers, ministers, or missionaries. The society purchases coal in large quantities by contract, and sells it at a reduced price to the poor. Not more than half a ton of coal is supplied to the same person. This year (1908) the cost to the poor will be 6s. for the half-ton; as a rule it is not more than 4s. The payments for the coal are collected through the agency of the churches and missionaries.

During the winter of 1906-7 the number of tons of coal supplied was 1,951.

The income for the year ending June 30th, 1906, was: Subscriptions £706, interest £5, and payments for coal £965; total, £1,676.

The majority of the applicants are said to be those who are sick, old, or out of work. It is not thought that the society is abused to any great extent by those who should pay the full price for their coal.

THE EDINBURGH SABBATH FREE BREAKFAST MISSION.

Founded in 1874.

The object of this mission is stated to be, "by giving a free breakfast on Sabbath mornings, or by such other means as may from time to time be agreed on, to bring the poorest and most degraded classes in the city of Edinburgh under the sound of the Gospel, and in general to carry on mission work among these classes."

Apart from the breakfast, the mission carries on various undertakings, such as clubs for young men and women, a boys' brigade, a savings bank, etc., which do not come within the scope of our inquiry.

The Sabbath morning breakfasts, which consist of bread, meat, and tea, are given all through the year. The majority of those who attend come from the common lodging-houses. The average number of men and women who attended during 1907 was 530 each Sabbath, and the average number of children (who are served in a separate building) was 250. Some of the recipients come regularly Sabbath after Sabbath.

There seems to be no doubt that a certain number of those who attend spend what money they have on drink on the Saturday night, and trust to the mission to carry them over the Sabbath.

The mission also supports the Providence House Seaside Home at Kinghorn, which is used for delicate and neglected children during the winter, and during the summer as a Holiday Home. There are 45 beds in the Home. During 1906 the number of children sent for a fortnight's holiday in the summer was 230, while 80 were sent during the rest of the year. The children are supplied with clothing. As a rule no payment is made by the parents.

There is no system of co-operation or interchange of lists with the Edinburgh Children's Holiday Fund.

The income of the mission for 1906 was: Donations, etc., £673, interest £11, and legacies £110—total £794. The greater part of this was spent on the free breakfasts.

The income of Providence House Home was £130, making a grand total of £924.

THE EDINBURGH PUBLIC SOUP KITCHEN.

Founded in 1861.

This kitchen was founded with the object "of affording a little temporary relief to the destitute poor by the distribution of soup and bread during the worst part of the winter season." Those relieved are mostly women and children from the High Street, Canongate, and Cowgate districts. Applicants must be recommended in writing by a clergyman, city missionary, or other responsible person.

No payment is made for the soup. The kitchen is open daily, as a rule, from the beginning of January to the middle of March. Tickets for from one to three portions are issued for the season. The average number of ticket-holders is 450. During 1907 the number of rations distributed was 43,383.

The receipts for the same year were £223 from subscriptions.

It is the practice of the committee to compare a list of the recipients with those of the Simon Square Public Soup Kitchen, and during the last two years only two cases of overlapping have been detected. A good many of the same people come to the kitchen year after year.

NEWINGTON SOUP KITCHEN AND CHEAP COAL FUND.

Founded in 1861.

The soup kitchen, which is open during the winter months, supplies soup and bread upon three days of the week to the following classes: (a) The very poor of the district, who pay a penny for each portion; (b) to persons who have received the society's free order from the district nurse, or from any of the ministers or missionaries who work in the district; and (c) to entirely destitute persons, concerning whom no inquiry is made.

During the winter of 1906-7 the number of portions served was 2,935, of which 1,609 were paid for.

In the course of the same winter 74 tons of coal were sold to 294 persons in the districts of Causewayside, Newington, and St. Leonard's, in lots of 5cwt., at a charge of 1s. 3d. The contract price of the coal was 14s. 6d. per ton.

The income for 1905-6 was: Subscriptions and donations £58, interest £25, and payments for soup and coal £29—total £112.

SIMON SQUARE PUBLIC SOUP KITCHEN.

Founded in 1880.

The operations of this charity are stated to be confined "to the deserving poor in the St. Leonard's district." Applications, which must be recommended by those working among the poor in the neighbourhood, are considered by the committee each week. Visits are paid by members of the committee to the homes of the recipients. Some of the recipients pay one penny for the soup, but the majority receive it free.

The kitchen is open from January to the end of March, as a rule.

During 1907 the number of rations distributed was 19,613, of which 7,602 were paid for.

The receipts for the same year were: Subscriptions and donations £104, and payments by applicants £25—total £129.

THE INVALID SOUP KITCHEN.

The object of this kitchen, which is open for about five months in the year, is to supply good, well-cooked food for the sick poor. Cases are recommended by district nurses, deaconesses, and others. If they are able to do so, the patients pay a few pence for the dinners. If necessary, the dinners are continued for two or more weeks. The funds with which to carry on the kitchen are provided by a private individual.

SCOTTISH NEEDLEWORK GUILD.

Founded in 1888.

This guild is in connection with the Queen Victoria's Jubilee Institute for Nurses (Scottish Branch).

The objects of the guild are (a) to supply special food for poor patients, invalid appliances, night attendance, and extra help in special cases; (b) to make grants to poor districts and to districts starting new nurses.

During 1907 the sum of £69 was paid to the Queen Victoria's Jubilee Institute for food, etc., for patients in Edinburgh, besides £20 for surgical appliances. About 1,000 garments were also sent to the institute for distribution.

SCOTTISH CATHOLIC NEEDLEWORK GUILD FOR THE ARCHDIOCESE OF ST. ANDREWS AND EDINBURGH.

Founded in 1898.

The object of the guild is "to provide clothing for the poor and to offer women and girls of all classes the means of exercising charity."

During the year ending November, 1906, the number of garments distributed in Edinburgh was 1,104, and the income for the same period of the Edinburgh branches was £21.

CHARITIES OF ERSKINE, SETON, AND DUNLOP.

The Town Council are trustees of these charities.

Erskine Mortification.—The endowment of the trust, which is of ancient date, consists of Corporation Stock producing £6 6s. a year. The income is paid to the two senior ministers for relief of poor persons.

Seton's Bequest.—The trust was founded about twenty years ago, and in accordance with the terms thereof the income, which is derived from Corporation Stock and Loans, and amounts to £62 a year, is paid one-half to committees of soup kitchens in the city (see above), one-fourth to the Destitute Sick Society (see page 57), and one-fourth to the Night Asylum and Strangers' Friend Society (see page 56).

Dunlop Bequest.—Under a trust disposition made about fifteen years ago the income of Corporation Stock, producing about £4 11s. annually, is applicable in providing warm underclothing for poor patients at the City Fever Hospital.

The income is at present being accumulated.

THE RELIEF OF SCHOOL CHILDREN.

THE FLORA C. STEVENSON COMMITTEE FOR FEEDING AND CLOTHING DESTITUTE CHILDREN.

Founded in 1878.

The special object of the work undertaken by this committee is to aid the School Board in securing the attendance at school of very poor and neglected children.

The parents make application for help, and the School Board officers report to the committee upon their circumstances. In cases where food is granted the names of the children are entered in a special register supplied to the schools they attend, and for each day's attendance they receive a ticket entitling them to dinner—to the very poor children a ticket for breakfast is also given. The meals are supplied at different places in the various school districts.

The children to whom clothing is granted are brought to receive it by a parent or guardian, who is required to sign a receipt for the various articles as supplied "on loan." All the boots and clothing are stamped with the name of the committee.

The names and addresses of the recipients of relief are supplied to the many other agencies which feed and clothe children, but only one agency—the Police-Aided Scheme for Clothing Destitute Children—exchanges lists.

During the year ending October, 1907, the number of children helped with food and clothing was 421, with food only 1,390, and with clothing only 133, making a total of 1,944.

During the same period the income from subscriptions was £655.

THE COURANT FUND FOR DESTITUTE CHILDREN.

Founded in 1882.

This fund undertakes to supply poor and destitute children with (a) free meals, (b) clothing, (c) annual excursions, and (d) a New Year treat.

The meals and clothing are given on the recommendation of the teachers. During the months of January, February, and March, 1907, about 585 children from nineteen schools were supplied five days a week with dinners at restaurants in different parts of the city.

Altogether over 32,000 meals were provided. The number of garments distributed was 100.

The income of the fund for all purposes for the year ending September 30th, 1907, was: Subscriptions and donations, £518; interest, £57; and legacy, £50; total, £625.

POLICE-AIDED SCHEME FOR CLOTHING DESTITUTE CHILDREN.

Founded in 1892.

This scheme exists for the purpose of "providing clothing and boots for children who are not provided with these necessities of life."

The sole claim to help from this fund is the need of the children. If this can be established it does not matter what the income or the character of the parents may be. A man may earn 40s a week and spend most of the money in drink, and his children would be given clothing. In such a case the man would be cautioned by the police, but it would have to be a serious case of neglect in order to obtain a conviction. In the course of 1907 the number of cases referred to the National Society for the Prevention of Cruelty to children was forty. The children of an able-bodied man irregularly employed or in regular work but in receipt of low wages would be considered fit subjects for help.

The children of parents in receipt of Poor Law relief are assisted, and out of a list of seventy recipients we found that eight were receiving such relief.

The clothes are only given during the winter months, and, as a rule, a child would only be assisted once in the course of the winter. The clothing is marked, and with the co-operation of the pawnbrokers and second-hand clothes dealers it is stated that it is possible to prevent its misappropriation.

Most of the cases are recommended by school teachers and by the police-constables. Every case is inquired into and reported upon to the Chief Constable by the police. We were informed that many of the same cases come upon the fund year after year.

In order to avoid "overlapping," lists are exchanged with the Flora C. Stevenson Committee for Feeding and Clothing Destitute Children.

During the year ending November 26th, 1907, the number of children clothed was 1,255, which is the largest number since the scheme was instituted.

During the same year the subscriptions and donations amounted to £487, and in addition there were several donations of boots and clothing.

SALVATION ARMY FREE BREAKFAST FUND.

The Salvation Army provide free breakfasts at two centres to about 650 children each morning, from about November to the end of February. At one time a farthing was charged for each breakfast, but this payment has been practically dropped. No discrimination is used in the selection of children. Any child can have a breakfast who applies. Cast-off clothing is also given to the children occasionally.

The cost of the breakfasts, which was raised by voluntary contributions, was £84. There is no co-operation with other agencies which help children.

ST. CUTHBERT'S CO-OPERATIVE ASSOCIATION, LTD. SCHEME FOR CLOTHING POOR CHILDREN.

This association grants boots and stockings to children attending the elementary schools. Children must be recommended by the teachers. The boots are stamped in order to try to prevent them from being pawned.

During 1907 children were helped from 22 of the schools. 591 pairs of boots and 426 pairs of stockings were supplied at a cost of £105.

ALMSHOUSES.

GEORGE PAPE'S CHARITY.

Founded by trust disposition in 1852, and endowed with 2½ acres at Coltbridge for (*inter alia*) support of three poor widows of labourers in the village of Coltbridge, and to relieve wants of other poor widows and single women in that village and neighbourhood, the charity to be available only for Protestants.

The trust property consists of three cottages or almshouses at Coltbridge, and feu duties and money on deposit.

After deduction of £5 applicable for educational purposes, the yearly income amounts to about £130 gross, and about £80 net.

The trustees are the minister of St. John's Episcopal Church and the two ministers of St. Cuthbert's parish (*ex officio*), and four other persons.

The cottages are occupied by three poor widows, who receive 2s. 6d. each per week, with a small allowance of coals. There are also 12 out-pensioners, who are old people and widows belonging to the district of Coltbridge, and who receive 2s. 6d. per week each. In choosing them the trustees act on their own knowledge and on recommendations from ministers and others. No inquiry is made as to receipt of parochial relief.

LITTLE SISTERS OF THE POOR.—HOME FOR THE AGED

The Little Sisters of the Poor are a Roman Catholic religious community who provide homes for the aged poor in various countries.

The Home in Edinburgh was established in 1863, and is under the charge of a mother superior and 20 sisters. There are 158 old people in the Home—viz., 94 men and 64 women. All of them are over 60 years of age, and most of them have been receiving relief from the parish when admitted. The small sum (2s. 6d. to 3s. 6d. per week) given by way of out-relief is insufficient for the support of the old people when they become infirm, and they prefer to enter the Home rather than to go to the Poor House. Almost all the inmates come from Edinburgh, and the immediate neighbourhood, and with a few exceptions they are Roman Catholics.

The charity is mainly supported by voluntary contributions of money, food, and clothing collected by the sisters daily from house to house. The money collected in this way amounts to £10 or £12 a week, and occasionally legacies are also received, and in a few cases payments from relatives of inmates. Contributions are received also from some of the parishes which would otherwise be liable for the maintenance of old people received into the Home, such contributions amounting to about £4 a month, but no payment in this respect is received from the parish council of Edinburgh.

THE LOCKERBY ALMSHOUSES.

The charity was founded by a trust disposition made in 1883, and is managed under a scheme made by the Court of Session.

The almshouses, which are twelve in number, and are situated at Liberton, are for the reception of persons who have always been honest and upright and have been reduced in circumstances through the conduct of others, and have never been insolvent, with a preference for natives of the south of Scotland, Edinburgh and Glasgow.

The endowment, including a subsidiary gift of Miss Agnes M'Aulay applicable in payment of out-pensions, consists of funds invested on heritable securities and producing a gross yearly income of about £1,073.

The outgoings consist of £60, annuity paid under Miss M'Aulay's Trust; £150, factor's salary; £198, expenses of repairs, etc., leaving a sum of about £665 as the net yearly income, but of which in the year 1906-7 sums amounting to £310 were paid in stipends to almspeople, and £39 to out-pensioners.

The Trustees are the Lord Provost, the Chairman of the Chamber of Commerce and the President of the Edinburgh Merchant Association (*ex-officio*), and four non-official trustees.

There are twelve inmates of the almshouses receiving 10s. per week each, and three out-pensioners, two of whom receive £10 each and one £20 annually. Four of the almshouse inmates belong to Edinburgh.

Vacancies are advertised; applications are made on printed schedules certified by two respectable householders; and in making appointments the qualifications prescribed by the trust are observed. Applicants are regarded as ineligible if their income exceeds £40 a year.

HOME OF REST FOR THE AGED.

This institution was founded in 1891 by the late Mrs. Agnes S. Pearson, who bequeathed to trustees funds which enabled them to purchase the property of Ivanlea, near Polton, as a Home for aged and deserving poor, who should have no alternative than going to the poorhouse.

The Home accommodates 28 inmates, for whom a minimum charge of £18 each per annum is made. There is a matron in charge, and nursing attendance is also provided for infirm inmates.

The receipts for the year 1906-7 were:—

Board - - - - -	£461
Subscriptions, etc. - - - - -	45
Interest on investments - - - - -	45
	<hr/>
	£551

The payments for maintenance, etc., in the same year amounted to £589.

THE SIR WILLIAM FRASER HOMES.

These Homes, which are situate at Colinton, in the county of Midlothian, were founded under a deed made in 1896 by the late Sir W. Fraser, K.C.B., the object of the Trust being the foundation and endowment of Homes for the poor in the city or county of Edinburgh, the beneficiaries to be of good character, and a preference to be exercised in favour of authors or artists in necessitous circumstances.

Three private persons are the trustees. The Homes are occupied by ten single women, one single man, and two married couples. The accommodation in each case consists of a sitting-room, kitchen and one or two bedrooms.

The income, which is derived from investments and amounts to about £422 a year, is applied in defraying the cost of upkeep, in providing coals and gas and in paying the wages of a caretaker and servant. As a rule no payment is made to the residents, who are required to have some income of their own, but in one or two cases the income of an inmate has been supplemented by a small allowance from the trustees.

There is usually a waiting list of applicants, but if necessary vacancies are advertised in the "Scotsman" newspaper. Applications are made on schedules containing particulars of the circumstances of the applicant, and the statements must be certified by two or more respectable householders.

The beneficiaries are persons belonging to Edinburgh of the educated class and in reduced circumstances, such as teachers, governesses and others connected with literary or artistic occupations.

PENSIONS.

TRINITY COLLEGE HOSPITAL.

The hospital was founded by Queen Mary, widow of James II. of Scotland, in 1452. After the reformation, about 1567, it was transferred to the Town Council of Edinburgh, and the grant was confirmed by various charters. Since that date the charity has been administered by the Town Council.

Some years ago questions as to the administration were raised in an action against the Town Council, and in the result a scheme for the management of the charity was approved by the Court of Session in 1880.

The scheme provides that beneficiaries must not be under 50 years of age except in the case of persons suffering from incurable disease; and that they must be of good character and in decayed circumstances, not through their own improvidence or misconduct. One-eighth of the beneficiaries are to be persons suffering from incurable disease.

Applicants must have resided in Edinburgh for two years, and for that period have supported themselves without aid from any charity; or be widows or children of burgesses.

Provision is made for the appointment of a medical officer and of a lady visitor.

The pensions are to be on two scales—viz., £25 and £15. Subject to certain rights of presentation by private patrons, which are mentioned in the scheme, the placing of pensioners on either scale is in the discretion of the governors.

No pensions are to be paid to or in respect of persons in receipt of parochial relief.

The benefits of the charity may be forfeited by misconduct.

A sum of £5 for funeral expenses may be paid on the death of a beneficiary.

The scheme specifies 22 presentations on the £25 scale vested in private patrons, and 38 presentations on the £15 scale, and 100 presentations on the £15 scale vested in the magistrates and Council.

The endowment of the charity consists chiefly of feu-duties and valuable building land in and near Edinburgh, and it includes also a sum of £9,500 on loan to another trust, and a sum of Corporation Stock. According to the balance-sheet for the year 1906-7, the total value of the capital assets amounted to £342,682.

The ordinary revenue for the same year amounted to £9,940. This sum is exclusive of receipts on loan and otherwise for building development, but includes the net income of an ancient foundation known as Paul's Work Mortification, which, under an Act of the Town Council in 1851, is payable to the hospital account. A large accession of income is to be expected, as further lands are feued for building purposes.

The ordinary expenditure for the year 1906-7, which is exclusive of £3,053 expended on laying out lands for feuing, may be summarised as follows:—

Pensions at £25 each per annum - - -	£2,875
Pensions at £15 each per annum - - -	3,445
Allowances of £5 each for funerals - - -	145
Public burdens, etc. - - - - -	588
Repairs, etc. - - - - -	329
Management expenses - - - - -	1,053
Salaries of medical officer and lady visitor, less proportion charged to other trusts	248
Total - - - - -	<hr/>
	£8,684

The charity is managed by the Town Council through a standing committee consisting of one member from each of the 16 wards.

There are at present 351 pensioners—viz., 117 on the higher scale at £25 per annum, and 234 on the lower scale at £15 per annum. About 87 per cent. of the pensioners are women.

Meetings of the committee are held twice a year for the purpose of electing pensioners of the hospital, and also of the other pension charities reported below, which are under the management of the same committee. Vacancies are not advertised, but the pensions are well-known, and on the last occasion there were 514 applications for 25 vacancies.

Applications are made on a printed schedule containing space for the following particulars:—

Questions.

1. State the applicant's full name and present residence.
2. What is the applicant's occupation?
3. If the applicant has no occupation at present, what was his or her former occupation?
4. What was the applicant's age at his or her last birthday? State the date and place of birth of applicant. (This must, if possible, be proved by a certificate by the registrar, or, if that cannot be obtained, such evidence as will satisfy the governors.)
5. Is the applicant married? If so, state the name, age, occupation, and circumstances of spouse.
6. Has the applicant any children alive? If so, state their names, ages, occupations, and circumstances.
7. State whether the applicant's spouse and children, or any of them, are receiving any aid—and if so, what—from any charitable institution.
8. If the applicant is a widower or widow, give the date of death of spouse.
9. If the applicant is a widow, state the name, occupation, place of residence, and circumstances of her husband immediately prior to his death.
10. If the applicant is a spinster (a) give her father's name, and state whether he is alive or dead. (b) If her father is alive, state his occupation, place of residence, and circumstances. (c) If her father is dead, give the date of his death, and state his occupation.

place of residence, and circumstances immediately prior to his death.

11. Has the applicant been in receipt of parochial relief during the last five years? If so, state the period during which the applicant received such relief, and mention whether it is still being continued.

12. How is the applicant at present supported, or what are his or her sources of income? State the amount. (Should it be found on inquiry that any information respecting means of support, whether regular or casual, has been falsely stated or withheld, the applicant will be excluded from benefit; or if such be not discovered until after admission, the person will be liable to be removed from the pension list.)

13. State the Christian congregation with which the applicant is in connection, and how long he or she has been so. (This is to be certified by the minister; or if the charge be vacant, by two seatholders.)

14. State generally the applicant's present condition of health—mental and bodily. If the applicant is labouring under incurable disease, state the disease and the period the applicant has suffered from it. (The application must be accompanied by a medical certificate if the applicant claims as a person labouring under incurable disease.)

15. State how long the applicant has resided in Edinburgh, and mention whether the applicant is, or has been, a householder in Edinburgh, and, if so, for what period.

16. If the applicant is not at present resident in Edinburgh, state whether he or she intends to reside in Edinburgh, if elected.

17. In the event of the applicant having received aid from the parochial authorities or from any charity during his or her residence in Edinburgh, state the period during which he or she was in receipt of such aid.

18. State whether the applicant is a burgess of Edinburgh, or the widow or child of a burgess, and produce the burgess-ticket.

19. If the applicant has applied before, state how often, and give date of last application.

Declaration by the Applicant.

I hereby declare that, in the above answers, I have given a true statement of my whole circumstances, and if the governors are pleased to elect me, I promise to conform to the rules made or to be made by them regarding pensioners.

(Applicant signs here.)

Certificate to be Signed by Two Householdors.

We believe that the answers given to the printed questions on the preceding pages are all true; and we hereby certify, from personal knowledge and after careful inquiry, that the applicant is destitute, and a proper object of the charity, and is a sober, honest, and well-behaved person.

Signatures of householders, who will please add their addresses and designations after their signatures.

Particulars of each applicant are prepared from the application forms, and a print of these is sent to each member of the committee some weeks before the election. Hitherto it has been the practice to leave the individual members of the committee to make such further inquiries regarding the candidates as they think proper, and there is an enormous amount of canvassing—one member of the committee informed us that he had had as many as 300 or 400 visits from applicants and their friends in one month. Nominations are made at the meeting of the committee, the members usually nominating persons from their own wards, and the election is made by the committee subject to confirmation by the council.

In addition to the pensioners elected as above mentioned, there are at present 16 who are appointed under private rights of presentation.

In accordance with the scheme one-eighth of the pensions are reserved for incurables. The other pensioners must be over 50 years of age, and are usually considerably older, when appointed. The directions

of the scheme as regards character, poverty, non-receipt of parochial relief, and residential or burgess qualification are adhered to. The term "burgess" in this connection includes any person who has paid rates within the city for three years. The pensioners are drawn from the classes of labourers, artisans, and small shopkeepers. Many of them are old women who earn a little by washing, charring, or taking in lodgers, and when too old to work are maintained by relations, or, but for the pension, would come upon the parish. In the form of certificate, though not in the body of the scheme, the word "destitute" is used, and although in practice actual destitution is not treated as a necessary qualification, the persons appointed have very little, if any, means of livelihood. It is usual to promote pensioners from a lower to a higher scale, but the same person is not eligible as a pensioner on more than one fund.

There is a very complete system of visiting the pensioners, both by the medical officer of the trust and also by the lady visitor, who visits each pensioner at least once a quarter and reports to the committee as to the condition and surroundings of the pensioners, and if, owing to infirmity, etc., they are not receiving proper attention, they are placed in some Home, and the pension is paid to the institution.

ALEXANDER MORTIFICATION.

The charity was founded in 1695, and is regulated by a scheme of the Court of Session made in 1880, which provides that the members of the Town Council and the ministers (12) of the burgh for the time being shall be the trustees, and that the net income shall be applied in payment of allowances not exceeding £27 15s. 6d. each to eight men and four women, who must be unmarried when elected, and not under 50 years of age, and in payment to additional beneficiaries of allowances which may be at the rate of £16 13s. 4d., but so that the number of recipients on the lower shall not exceed the number on the higher scale, and on the death of a beneficiary £5 is to be paid for funeral expenses.

The beneficiaries are to be indigent persons of good reputation who have not fallen into decay through their own vice and prodigality, with preferences for kindred of the founder and for persons of the surname of Alexander. Vacancies are to be advertised. Persons receiving parochial relief are excluded, and applicants, except such as have a preferential claim, must have resided in Edinburgh for two years, and not have received any charity during that period.

The property consists of Corporation Stock and Loans, producing £1,002 yearly. Management expenses, including proportion of salary of medical officer and lady visitor, amount to £141, and after payment of funeral expenses, which amounted in the last year to £15, the residue of the income is applied in the maintenance of pensions.

There are at present 27 pensioners at £27 15s. 6d., and 11 at £16 13s. 4d. per annum.

The charity is administered by a body of managers, consisting of the Trinity Hospital Committee of the Town Council and the five senior city ministers.

The pensioners are appointed in accordance with the requirements of the scheme. Out of the total number of 38 pensioners, 22 are resident in Edinburgh, and, with two exceptions, all bear the surname of Alexander. Vacancies are advertised in the newspapers, and the procedure regarding application and election, and the arrangements for visiting the pensioners, are the same as in the case of Trinity Hospital.

CRAIGCROOK MORTIFICATION.

The charity was founded by John Strachan by deed in 1712, and is regulated by the said deed, and by subsequent statutes, and a private Act of Parliament. The objects of the charity are defined as follows:—

The free yearly income of the Mortification shall be bestowed in pensions on poor men and women born in Scotland, or who have resided in Scotland for not less than ten years, and who, in either case, shall be duly certified to be of good character, and of the age of 63 years at least, and on orphan families, being children under 14 years of age, and whose father or mother was born in Scotland, or has resided in Scotland for not less than 10 years, or such member or members of such families as may be under 14 years

of age, and special regard shall be had as heretofore to the claims of such persons or families as have no other pension or fixed revenue, and have formerly been in creditable circumstances, no person being considered qualified to be received as a pensioner who has lived in the capacity of a servant or journeyman, or as the wife, or son, or daughter of a servant or journeyman, and has never occupied a higher station; the trustees having power to judge, according to their discretion, with regard to the claims of all petitioners to whom these descriptions do not apply. The pensions shall be granted for life or such other period . . . as the trustees may from time to time determine . . . but persons may at any time be removed from the roll by the trustees.

The income is derived from rents and feu duties of the Craigcrook estate, and amounts to about £1,420 per annum. There are heavy outgoings in connection with the estate, which reduce the net yearly income to £720, or thereabouts.

The trustees are fifteen members of the Presbytery of Edinburgh, two members of the Society of Writers to the Signet, and two members of the Faculty of Advocates. By the Act of Parliament above referred to, the trustees are constituted a body corporate.

The income is applied in payment of pensions of £5, £10, or £15 a year to persons and families qualified, according to the terms of the trust. There are at present 94 pensioners, of whom 41 are resident in Edinburgh.

The pensions usually commence at £5, and may be subsequently increased. The recipients are persons of the professional and trading classes, and such as have been reduced from better circumstances.

Applications for appointment, which must be made on printed forms containing particulars of the candidate, and vouched by three respectable persons, including the minister of the church to which the candidate belongs, are considered at a meeting of a committee of seven of the trustees, and the appointments are made by the trustees on the recommendation of the committee. No denominational distinctions are made. The persons selected are required to have some income from other sources, and persons receiving parochial relief are treated as ineligible. The cases of applicants are submitted for reconsideration before pensions on a higher scale are awarded.

There have, usually, been about twice as many applicants as there were vacancies, but owing to the expenditure in connection with the estate no appointments have been made for several years.

THE MURRAY KEITH FUND FOR INCURABLES.

Founded in 1793.

This fund is for the benefit of patients who have been dismissed from the Royal Infirmary as incurable. Trustees are annually appointed by the managers of the infirmary, and the accounts are published in the annual report of that institution.

Cases are generally brought forward by the Sisters of the different wards in the infirmary. No application form is used, but the applicants' statements are verified to some extent, chiefly through the agency of ministers of religion. Very few cases are rejected on the ground of bad character. If relations able to assist declined to do so, help would not be refused by the fund. No attempt is made to co-operate with other charities.

The pensions vary from £1 10s. to £6 a year. About two-thirds of the pensioners reside in Edinburgh, and in these cases the treasurer of the Royal Infirmary pays a visit before the pension is granted. The pensions are paid quarterly by an inspector appointed by the trustees. The cases are generally revised every three or four years.

In January, 1908, the number of pensioners was 44.

The income from investments for the year ending December 31st, 1907, was £215.

JAMES GILLESPIE'S HOSPITAL.

The institution was founded under a trust disposition made in 1796 as a hospital for poor aged men and women and a free school for poor boys.

The governors of the Hospital, consisting of the master, treasurer, and 12 assistants of the Merchant Company, 5 members of the Town Council, and 2 of the city clergy, were incorporated in 1801.

Under power given by a Parliamentary Order in 1870 the Hospital buildings were converted into day schools, and, in lieu of the hospital establishment, out-pensions are maintained for men and women of the age of 55 years and upwards, who are in indigent circumstances, in the following order of preference:—

1. Persons of the name of Gillespie from any part of Scotland.
2. Persons belonging to Edinburgh and its suburbs.
3. Persons belonging to other parts of Midlothian; and
4. Persons from any part of Scotland.

The pensioners number about 240, and about five-sixths of them are women. Subject to the preference for persons of the name of Gillespie, they are chosen from persons belonging to Edinburgh. An election is held annually, and there are usually from 120 to 150 applicants.

Applications are made on printed forms, setting forth the requisite qualifications, and containing full particulars of the applicant, and a certificate by two respectable householders, who are required to have personal knowledge of the case. The men are then visited by an inquiry officer, and the women by a lady visitor, and the information obtained is submitted at a preliminary meeting of the governors, when a certain number of the applicants are placed on a select list, from which the vacancies are subsequently filled up. Persons receiving parochial relief are ineligible for appointment.

The pensions may be at the rate of from £10 to £25 per annum. In practice, the amount of the pension is £10 per annum in each case. The pensioners are visited once a quarter by the lady visitor.

In the year 1906-7 the number of pensioners was 246, and the expenditure was as follows:—

	£
Pensions	2,405
Management expenses	111
Visitor's salary	60
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	£2,576

INDIGENT OLD WOMEN'S SOCIETY.

Under this title two charities—viz., the Senior Female Society (instituted in 1797) and the Junior Female Society (founded some years later) are now amalgamated.

The object of the charity, which is managed by a committee of ladies, is to provide small pensions for women in necessitous circumstances and over 63 years of age. The income in 1907 was as follows:—

	£
Subscriptions and donations	139
Dividends	285
Income tax recovered	37
Special receipts	110
	<hr/>
	£571

The expenditure in the same year consisted of some small expenses for printing, etc., and a sum of £448 applied in payment of pensions at the rate of 4s. or 5s. per month to 147 old women, and in providing each pensioner with quarter ton of coals half yearly.

The pensioners are respectable old women belonging to the poorest classes, and about one half of them are receiving parochial relief at the rate of 2s. 6d. or 3s. per week. Subscribers to the funds of the society recommend cases for appointment, and in each case a personal visit is paid by two members of the committee, and their report is considered before a pension is awarded. The pension is paid monthly by a member of the committee.

ROYAL SOCIETY FOR HOME RELIEF TO INCURABLES, AND DUNLOP CANCER FUND.

The society was founded by Mrs. Elizabeth Keir in 1805, and was incorporated by Royal Charter in 1903. The directors of the society consist of the president, two vice-presidents, the Lord Provost, the presidents of the Royal College of Physicians and Royal College of Surgeons, a representative of the Murray Keith

Fund of the Royal Infirmary, two representatives of the city ministers, and ten subscribers, appointed at the annual meeting of subscribers.

The object of the society is to provide money grants at their own homes to persons incapable of earning their own livelihood in consequence of suffering from incurable disease. The operations of the society extend all over Scotland, except Glasgow, and the neighbourhood, where there is a similar society.

The revenue for the year 1906 consisted of:—

	£
Dividends and interest - - -	2,205
Subscriptions and donations - - -	2,079
Legacies - - - - -	582
	<hr/>
	£4,866

The relief is given in the form of annuities of £8 each, given to nearly 500 pensioners suffering from incurable disease, of whom about two-thirds are resident in Edinburgh.

Applications, which are very numerous, are made on printed forms, containing full inquiries regarding the applicants, and those resident in Edinburgh are visited by the medical officer of the trust before election. The appointment rests with the directors of the society. The beneficiaries are persons having some small means, or in some cases persons receiving parochial relief. The society has occasionally had difficulty with parish councils, owing to their withdrawing their relief on hearing that a grant had been awarded by the society, but this has not happened recently. The Edinburgh pensioners are visited regularly by lady visitors.

Dunlop Cancer Fund.—This fund is regulated by a deed made in 1879, which provides that the fund shall be an auxiliary to the above-named society, and under the same direction. It is specially, but not exclusively, intended for cancer patients. The beneficiaries must be suffering from incurable disease, and the qualifications of good character and poverty are required, the income from all sources of recipients not to exceed £20 a year.

The income of the fund in 1906, exclusive of legacies, which amounted to £3,875, consisted of:—

	£
Rents, interest, and dividends - - -	365
Subscriptions and donations - - -	322
	<hr/>
	£687

The income is applied in annuities of £12 each, given in the same way as the Fund for Incurables, except that the Dunlop pensions are reserved for cancer cases.

Reports upon each fund, with statements of account, are issued to subscribers.

SOCIETY FOR RELIEF OF INDIGENT OLD MEN.

The society was founded in 1806, its object being the relief and assistance at their own homes of deserving old men by payment of weekly allowances or otherwise. The members number about 200, of whom about 70 are visiting members. The receipts for the year 1906-7 were as follows:—

	£
Legacy - - - - -	60
Subscriptions and donations - - -	304
Dividends and interest - - -	263
	<hr/>
	£627

The invested funds, with the exception of a sum of about £200, may, if necessary, be applied in aid of revenue.

During the same year a sum of £708 was applied in payment of pensions of 2s. or 3s. per week, a sum of £51 was expended in supplying the pensioners with coals, or cash in lieu thereof, and a donation was

given to a nursing institution. The society also supports a missionary.

Applications for assistance are made on printed forms containing particulars to be furnished by two members of the society who have investigated the case, and inquiries are also made by the missionary. Testimonials as to character are required from two or more householders. Applicants must be at least 60 years of age.

Applications are considered at monthly meetings, which are attended by some of the visitors. Prior consideration is given to the cases of such as are over 80, but otherwise the applications are considered in rotation. Applicants are required to be in receipt of some small income, either from the parish or from other sources. There are at present 110 pensioners, of whom about one-third are receiving parochial relief. The allowance from the charity is regarded as providing them with a little additional comfort, and under an arrangement with the parish council the scale of relief given by that body is not reduced by reason of the pension.

The pensioners are visited in their homes at frequent intervals by visiting members of the society, and by the missionary.

JOHN WATT'S HOSPITAL.

The charity was established under the will of John Watt (recorded in 1829), and subsequently the hospital establishment was discontinued and a system of out-pensions was established in accordance with a scheme approved by the Court of Session in 1893.

The persons eligible as pensioners are decent, godly, and well-behaved men and women, of the age of 55 years and upwards, and after preferences for persons of the name of Watt, and for persons belonging to the parish of South Leith, natives of, or persons who have constantly resided in the city of Edinburgh or some other part of the County of Midlothian, and who are not in receipt of an allowance from any other charitable institution, may be admitted to the benefits of the charity.

The trustees are two surviving trustees assumed under the will, and five ex-officio trustees appointed under the decree of the court.

The gross yearly income amounts to about £1,100. There are at present eighty-four pensioners receiving pensions at the rate of £10, or in a few cases £15 a year. Eleven of the present pensioners, viz., ten women and one man, are resident in Edinburgh. Notice of vacancies is given by advertisement in Edinburgh and Leith newspapers, and applications (which are numerous) are made on printed forms containing inquiries regarding the applicant and space for a certificate of character from the minister and two elders of the parish. The particulars so obtained are considered by the trustees at a meeting, when the election is made.

PLENDERLEATH TRUST FUND.

The charity was founded by a settlement (registered in 1837) for the benefit of indigent men and women, especially women, resident in Edinburgh or suburbs for not less than three years, who from age or infirmity are found after strict personal inquiry and investigation to be unable to support themselves, who are of exemplary moral, sober habits, and with special preference for those of pious and religious character, and who have been in better circumstances; the bequest being intended to assist such persons in paying their rent.

The income, which is derived from investments, and amounts to about £51 a year, is applied in payment of pensions at the rate of from £1 to £2 10s. each half-year to respectable old people, mostly widows.

The trustees are the president and other officers of the Society for Relief of the Destitute Sick (see page 57).

Applicants are recommended by persons interested, and each is personally visited by the honorary secretary before appointment. Persons receiving parochial relief are not excluded. There is no system of referring cases from the parish council to the charity and *vice versa*. The number of pensioners in November, 1907, was twenty-two. They are visited regularly twice a year.

THE SERVANTS' INSTITUTION.

Founded in 1845.

This institution is supported partly by contributions of employers and friends, and partly by payments of domestic servants who become members on payment of a small entry fee and an annual subscription of 2s. or 3s., or may become life members on payment of sums varying from £2 10s. to £4, according to age. Women must be under forty-five and men under fifty years of age when admitted.

In addition to maintaining a registry for servants the institution provides annuities of £7 10s. each (or, in future, £10 each) paid to old and deserving members. In 1906 a sum of £155 was expended in payment of annuities to twenty-one beneficiaries, of whom six belonged to Edinburgh.

SOCIETY FOR RELIEF OF INDIGENT GENTLEWOMEN OF SCOTLAND.

Founded in 1847.

The object of the society is to supplement the limited incomes of ladies who are gentlewomen by birth and education, who belong to Scotland, and are above fifty years of age, and unmarried and in indigent circumstances.

The assistance is given by means of annuities, usually of £10, £12, or £15, but sometimes of larger amount up to £25.

The income of the society in the year 1906-7 (exclusive of legacies which were invested) amounted to about £9,600, out of which the sum of £2,130 was applied in payment of annuities to 184 aged and infirm ladies resident in Edinburgh (including Leith and Portobello).

WALKER ANNUITY FUND.

Founded by deed in 1850, and came into operation in 1878. The endowment consists of an annuity of £100, payable out of the Walker Trust to the senior minister of St. Mary's Cathedral, to be applied by him in yearly pensions, not exceeding £10 each, for the relief of persons who have been communicants in the said church, and who are suffering from incurable disease, and are in want of means.

The yearly sum of £100 is applied by the Dean in paying pensions varying in amount from £4 to £10 per annum to old and infirm persons, or in a few cases widows with children, in necessitous circumstances, and who are or have been communicants in the church. There are at present sixteen beneficiaries, three of whom are receiving outdoor relief. In other cases the allowance is frequently supplemented by arrangement from other charitable funds.

WILLIAM LENNIE'S TRUST.

Under two deeds registered in 1852 the income of the Trust, less a sum of £48, payable for educational purposes, is applicable in providing pensions similar to those granted by the governors of Trinity Hospital, but not exceeding £10 per annum each.

Under rules for the administration of the fund the beneficiaries are to be selected solely on account of their poverty and good character, a preference being always given to those who have seen better days and are either unmarried or widows, or widowers who are fifty years of age or upwards; and the benefaction is not to be given to burgesses or their widows or descendants while there are other parties claimants of the class above indicated, and the pensions are not to be given to persons receiving parochial relief.

The income is derived from rents and tack duties, an annuity, and interest on Corporation Stock and Loans, and after deduction of the said sum of £48, amounts to £308 a year.

The trustees are the Town Council.

The net income available for pensions, which amounted in the year 1906-7 to £208, is applied in maintaining 21 pensions of the value of £10 each.

The Charity is managed by the Trinity Hospital Committee. The procedure for filling up vacancies among the pensioners, and the arrangements for visiting them, are the same as in the case of Trinity Hospital. Pensioners of the Lennie Trust are frequently transferred to the Hospital list, thereby obtaining a higher rate of pension.

ANDREW WEMYSS TRUST.

Founded by trust disposition, registered in 1858, the income to be applied to the support of decayed merchants or tradesmen who have carried on business within the city for at least ten years, or the widows of such merchants or tradesmen, and who are 50 years of age or upwards.

The trustees are the Town Council as governors of Trinity Hospital.

The income is derived from heritable property and Corporation Stocks and Annuities, the whole amounting to £374 6s. 5d. a year. Management expenses, including proportion of salaries of medical officer and lady visitor, and disbursements for repairs, etc., amount to about £83, and after payment of funeral expenses of beneficiaries, the residue of the income is applied in the maintenance of pensions of £15 each. The number of pensions in 1907 was 19.

The Charity is managed by the Trinity Hospital Committee. In appointing pensioners the qualifications prescribed by the Trust are observed, and the general procedure and system of administration are the same as in the case of Trinity Hospital.

GOVERNESSES' BENEVOLENT SOCIETY OF SCOTLAND.

Founded in 1861.

This Society, in addition to providing a registry and residence for governesses, which are largely self-supporting, provides annuities, usually of £10, but sometimes of £5 or £15, for ladies who, on account of age or ill-health, are unable to pursue their employment as governesses, and who have been unable to make sufficient provision for their later years. Out of 79 beneficiaries, in 1907, 24 were resident in Edinburgh. The Society also encourages governesses to make provision for themselves by the purchase of endowment assurances and deferred annuities.

The income of the Society, which is derived from subscriptions and donations, interest on investments, and legacies, amounted in 1907 to £1,508.

GRAND LODGE OF FREEMASONS OF SCOTLAND.

Annuity Fund.—This fund is at the disposal of Grand Lodge for payment of annuities, varying in amount from £10 to £25 each, to poor brethren, their widows and orphans. From a list prepared in 1907 it appears that out of a large number of annuitants there were 19 resident in Edinburgh, and the amount of their annuities was £250. Applications for the annuities are made on forms of petition containing inquiries to be answered by the applicant, and by the Lodge through which the petition is forwarded. The appointment of the annuitants is made by the executive committee of Grand Lodge. Most of the annuitants belong to the working classes, and some are in receipt of parochial relief.

Temporary Relief.—In the year 1906-7 a sum of £108 out of the Fund of Scottish Masonic Benevolence, and a sum of £19 out of another benevolent fund, were applied in assisting poor brethren or their widows or orphans in Edinburgh with grants of from £3 to £20 in cases of sickness or other distress, and in the same year a sum of £42 was applied in grants of smaller amounts to poor brethren, and in assisting such as were out of work by paying railway fares, etc.

THE MARSHALL TRUST.

Founded by trust disposition in 1865 for the relief of industrious and indigent aged men and women, at least sixty years of age, and resident in Edinburgh or district; relatives of the founder to have a preference.

The trust property consists of railway and corporation stocks and annuities and a small sum on deposit, the whole being of the estimated capital value of £13,476, and producing a gross yearly income of about £460.

Three private persons are the trustees.

A sum of £25 a year is applied in distributing coals in two places outside the city, and the residue of the net income is applied in grants usually of £5 and sometimes of £3 to old people whose income from all sources does not exceed £15 a year. In 1906 the grants amounted to £443, and were given among 85 beneficiaries, most of them resident in Edinburgh. The

recipients belong to the class of small shopkeepers, labourers, domestic servants, etc., and a good many of them are getting parochial relief. The grants are sometimes renewed, but there is no general rule or practice as to this, and the recipient cannot rely upon a repetition of the grant as a source of income.

The trustees meet three times a year, and there are usually about 80 applications at each meeting. Applications are made on printed forms, and must be certified by two persons who know the applicant. In awarding the grants the trustees rely on the information contained in the application forms, and on such personal knowledge as they may have of suitable recipients, and on recommendations of clergymen and others.

GEORGE VALLANCE'S BEQUEST.

Founded by trust disposition in 1866 (recorded 1876) and vested in the Town Council, the object being to provide allowances for not more than five poor master tailors or persons who have been master tailors in the city.

The property consists of corporation stock, producing £18 16s. 2d. a year.

The charity is managed by the Trinity Hospital Committee, and the income is divided between two qualified pensioners.

THE PATERSON AND PAPE FUND.

Founded by Mrs. Paterson, or Pape, by deed in 1868, and endowed with a gift of residue, the net income to be bestowed in pensions to poor men and women known and duly certified to be of good character and of the age of sixty years or upwards, and who shall openly profess the Protestant faith, but Roman Catholics and Unitarians to be excluded. Special regard to be had to the claims of such persons as have no other pension or fixed income, or whose relatives are not able to assist them, and who have formerly been in better circumstances; and no person to be considered eligible to be received as a pensioner who has never occupied a higher station in life than that of a servant or journeyman or the wife of a servant or journeyman; relatives of Mr. and Mrs. Pape, not being more remote than second cousins, to be eligible without limit of age, and persons of the names of Paterson, Pape, Lindsay, Gourlay, and Welsh to have a preference.

The trustees are the ministers of St. Cuthbert's Parish Church and the minister of St. John's Episcopal Church (*ex officio*), and four other persons.

The income, which is derived from feu duties, heritable bonds, and stocks, and amounts to about £700 gross and £600 net per annum, is applied in payment of pensions of £5, £10, or £15 each to about 90 beneficiaries, the great majority of whom are women. Qualified persons in any part of the country are eligible. Applications are made on printed forms, with spaces for replies to inquiries regarding the means, circumstances, and other qualifications of applicants, and certificates from two respectable persons are required. Particulars are sent to each trustee, and the appointments are made at a subsequent meeting of the trustees. On the occasion of the last election there were thirty-seven applicants for seven vacancies. About one-half of the present pensioners are resident in Edinburgh. Pensions are not given to applicants who are in receipt of parochial relief, and the trustees are not aware that any of the pensioners are receiving such relief. A considerable proportion of the pensioners are persons of gentle birth in reduced circumstances, and the remainder belong to the class of tradesmen, small farmers, etc. In awarding the pensions there is no fixed rule as to limit of income of beneficiaries, but the pensions are not given except to such as are considered to be in necessitous circumstances.

DR. SIBBALD'S TRUST.

The charity, which was founded by a trust disposition made in 1868, includes a branch for the benefit of persons labouring under incurable disease and incapable of gaining a livelihood by their own exertions, with a preference for persons who have seen better days.

The relief is given by way of pensions, and these are not bestowed on persons in receipt of poor-law relief.

The trustees, through their agents, Messrs. Mackenzie, Innes, and Logan, declined to furnish further

information, on the ground that an inquiry regarding the charity is outside the scope of the Commission.

Mrs. Ross's FUND.

Founded by trust disposition in 1871 and memorandum in 1877, and endowed with property consisting chiefly of feu duties and producing £138 gross and £121 net or thereabouts annually, the object of the charity being to provide annuities of £5 each to respectable old or invalid tradesmen or their widows, the name of Ross to have the preference, thereafter that of Douglas.

The trustees are three private persons.

The income is applied in paying pensions of £5 or occasionally £10 per annum to respectable old people of the shopkeeping class. Applications are made on printed forms, and must be certified by two householders. There are at present twenty-five pensioners, all of whom are resident in Edinburgh, and twenty bear the name of Ross or Douglas. None of them are in receipt of parochial relief.

AIRTH BENEFACTION TRUST.

Founded by trust disposition and codicils recorded in 1885, the income to be applied for the help and relief of indigent gentlewomen and gentlemen who have seen better days, and who are incapable of gaining a livelihood, and are dependent wholly or partially on others.

The charity is administered by five trustees, of whom four are connected with Leith.

The income, which amounts to about £380 a year, is applied in pensions not exceeding £10 a year each. Particulars are entered on forms of application, which must be certified by a clergyman and householder, and testimonials are also received. Applications are rejected in cases where there are relatives able to assist, and persons not receiving parochial relief receive a preference. There are at present 43 pensioners, of whom seven are resident in Edinburgh.

THE JOHN MENZIES TRUST.

Under this trust, which was founded by Richard Raimes, and is regulated by a scheme of the Court of Session made in 1885, the net income of a sum of £1,100 is divisible between two beneficiaries being wives or widows of decayed inhabitants of the city or county of Edinburgh above 50 years of age, and of good character, those of the name of Menzies to be preferred.

The trustees are the minister of St. Cuthbert's and the minister of Newington parish.

Out of the income, which amounts to £38 10s., sums of £8 11s. 8d. each half year are paid to two pensioners possessing the prescribed qualifications.

THE LONGMORE TRUST.

The late John Alexander Longmore, of Edinburgh, W.S., bequeathed the residue of his estate for the relief of persons suffering from incurable disease, or of aiding any scheme for that purpose, "suggesting it as his wish that part at least of the benefit should be conferred on persons who may belong to the better classes of society, but whose own means or whose friends may not be able to afford them the comforts their unfortunate condition requires."

The trustees are three private persons. A sum of £15,000 was given towards the erection of the Longmore Hospital (see page 72) and grants have also been made out of capital to other institutions for the relief of incurables. The capital now consists of invested funds, the income from which, after deducting interest on legacies and other preferential claims and expenses of management, amounts to about £1,056 a year.

The income is applied in payment of annuities usually of £12 or £15 to persons of the better classes, who are in reduced circumstances, and suffering from incurable disease. Persons in receipt of parochial relief are ineligible. There are at present 73 beneficiaries, of whom about four-fifths are resident in Edinburgh.

Applications are made on printed forms, and must be certified by a clergyman, a householder, and the medical attendant of the applicant.

EDINBURGH CITY POLICE WIDOWS' AND ORPHANS' FUND. Founded in 1888.

The object of this fund is to provide allowances for the widows and orphans or other dependents of contributors.

Every member of the police force contributes 2d. a week to the fund. Widows receive an allowance of 4s. a week, which is continued for life unless she remarries or misconducts herself. For children under 14 years of age 2s. a week is allowed so long as the total sum paid to a widow for herself and children does not exceed 14s. a week. In the case of a "dependent"—that is, any person who may have been dependent, in whole or in part, for his or her means of livelihood upon a contributor at the time of his death—a sum of from 2s. 6d. to 4s. a week is allowed.

During the year ending December 31st, 1907, the number of beneficiaries, not counting the children apart from their mothers, was 53, to whom a sum of £606 was paid.

The income for the same year was: members' payments, £283; donations, £337; and interest, £339; total, £959.

THE AGED CHRISTIAN FRIEND SOCIETY OF SCOTLAND. Founded in 1889.

The object of the society is the permanent relief of the Christian poor of either sex who have attained the age of 60 years, and who are resident in Scotland.

There are about 500 pensioners receiving £6 a year each, and accommodation for about 20 almspeople is provided in cottages and in an infirmary erected at Colinton. About 140 of the pensioners are resident in Edinburgh and the immediate neighbourhood.

Applications for the benefits of the charity are made on printed schedules, and must be certified by a clergyman and two responsible householders. The applications are submitted to a committee, consisting of seven of the directors of the society, who recommend those whom they consider most eligible for appointment, and before the election is finally confirmed the applicants who have been selected are visited, and reports concerning them are presented to the directors.

In some cases the full amount of the pension is provided by the society, but usually the society provides one half and the person who recommends the pensioner provides, or makes himself responsible, for the other half.

Care is taken that the persons chosen should be of good character, and that the charity should not be used as a means of relieving children or relatives of their obligations. In many cases the pensioners are in receipt of out-door relief, and the pension is given in supplementation of the 2s. 6d. or 3s. per week received from the parish; indeed, not infrequently old people who have no regular means of subsistence are told that they must have some small means in order to qualify for a pension, and must therefore obtain an allowance from the parish or elsewhere.

The accounts of the pension fund for the year 1906-7 show sums amounting to £2,453, derived from subscriptions and payments in respect of assisted pensions, £680 from interest on investments, and £1,166 from the residue of the estate of the late Mr. J. T. Morton, for application as income. The sums derived from the last-mentioned source have amounted altogether to £44,314, out of which £18,357 has been invested, and it is estimated that about £18,000 remains to be received, of which about £10,000 will be for investment.

The receipts on account of the Cottage Homes for the same year consisted of: subscriptions and donations, £54; payments of inmates, £54; and a small sum of interest.

CRIGHTON'S TRUST.

Under a trust disposition and codicils (recorded 1889) the income, amounting to £150 a year, of a sum of £5,000 on loan to the School Board of Edinburgh, is applicable for payment of yearly pensions of £15 each to poor persons not under 70 years of age, to be selected by the Town Council as Governors of Trinity Hospital from the list of qualified applicants for the hospital pensions.

After payment of expenses and funeral allowances, the income is applied in maintaining about nine pensions of the value of £15 per annum each.

The charity is managed by the Trinity Hospital Committee, and the system of administration is the same as in the case of that charity.

WILLIAM WATHERSTON'S ENDOWMENT.

The charity was established by deed of gift made in 1889, the object being to assist, "by means of a small gift, given by a friend to a friend, with the greatest goodwill," persons who have proved themselves useful members of society, and who, on account of age, accident, bad health, general infirmity, or other unfortunate circumstances, in which they have not been culpable, are unable to earn their livelihood; persons having near relatives in a position to maintain them, and recipients of any public or private charity or of parochial relief to be ineligible; the donees to be not less than 60 years, except masons, who may be elected at not less than 52 years of age, and to be deserving persons, and (subject to certain rights of appointment formerly vested in the donor and his heirs), to be appointed in the following order:—

1. Not exceeding eight members of the Merchant Company, whose respective incomes from every source do not exceed £50 per annum—yearly £25 each.

2. House carpenters, joiners, and masons, whose respective incomes do not exceed £30 per annum—yearly £12 each; and

3. Slaters, plumbers, and plasterers, whose respective incomes do not exceed £25 per annum—yearly £10 each.

Applicants of the two last-mentioned classes must have been good tradesmen, resident in Edinburgh, and who have worked at their trade there for five years. The trust is administered by the master treasurer and assistants of the Merchants' Company.

The income is derived chiefly from house property, and amounts to about £1,775 a year gross, but there are considerable outgoings, amounting to about £600, for public burdens, repairs, etc.

The net income is applied in pensions of the amounts specified above, paid for the most part to old workmen belonging to class 2 mentioned above, and to a lesser number in class 3. There are about 95 pensioners in all.

Applications are made on a printed schedule, and certificates are required from the minister of the church to which the applicant belongs, two former employers, two householders, and a doctor. The applicants are visited by an inquiry officer, and the particulars of the information obtained are submitted to the Governors before they make the appointment.

Arrangements are also made for visiting the pensioners three times a year.

ROBERT CHRISTIE BEQUEST FUND.

By trust disposition (registered 1892) Robert Christie gave his residuary estate to a body of managers upon trust to apply the income of the fund for assisting and promoting the comfort and relief of old men and women above the age of 60 years, resident in the County of Edinburgh, who are in deserving and indigent circumstances, and who are suffering from acute and painful diseases, and preferably those who, from any cause deemed a reasonable one by the said managers, may not be an inmate of any hospital or institution of a kindred nature.

The fund is represented by trustee securities, producing a yearly income of £1,146. The clerk's fee, the fee of a medical adviser, and other expenses of management, amount to about £129, leaving £1,017 or thereabout as the net income.

The managers are two of the testator's trustees, a representative of the Town Council, the Master of the Merchant Company for the time being, and representatives of the Presbytery, the Royal College of Physicians, and the Royal College of Surgeons.

The income is applied in annual allowances of £20, or in one or two cases of £12 or £15, to old people of the lower middle or wage-earning class, who are suffering from painful diseases, and are in necessitous circumstances, but not receiving parochial relief. The pensioners, with hardly any exception, are resident in Edinburgh.

Vacancies are advertised in the newspapers, and numerous applications are received. Applications are made on printed forms, containing space for full par-

particulars regarding the applicants, and certificates from two householders and a medical man are required. The list of applicants is classified by the medical officer of the trust, and is submitted to the Charity Organisation Society, with a request to be furnished with any information regarding the applicants which the society may possess. Printed particulars of the applicants are supplied to each trustee, and those who are considered most eligible are appointed at a meeting of the trustees. The medical officer visits annually and certifies as to the condition of the annuitants.

MOLLESON TRUST.

Founded by trust disposition (registered 1902), whereby a sum of £10,000 was bequeathed to the Town Council as governors of Trinity Hospital, the income to be given in yearly pensions of £20 to deserving poor persons, to be selected from the list of qualified applicants for the hospital pensions.

The endowment consists of Corporation Stock, producing £307 15s. 7d. annually. The management expenses, including proportion of salaries of medical officer and lady visitor, amount to about £37 a year, a small sum is applied in payment of funeral expenses, and the residue is applied in payment of pensions of £20 each per annum.

The pensioners, who at present number 14, are appointed by the Trinity Hospital Committee in the same way as pensioners under that trust.

EDINBURGH AND DISTRICT TRAMWAYS EMPLOYEES' WIDOWS' AND ORPHANS' FUND.

Founded in 1903.

This fund is for the assistance of the widows and orphans of men employed in the traffic department of the Edinburgh and District Tramways Company, Limited. The wives of men who are suffering from chronic illness are also helped. The receipt of Poor Law relief is not regarded as a disqualification for help.

During the year ending November 30th, 1907, allowances amounting to £281 were paid to 17 persons.

The income for the same period was: Donations, collections, etc., £340; and interest, £23; total, £363.

MEDICAL CHARITIES.

(4) HOSPITALS.

THE ROYAL INFIRMARY OF EDINBURGH.

Founded in 1729.

(Incorporated by Royal Charter in 1736.)

Though ostensibly an Edinburgh institution, the Royal Infirmary is largely made use of by people from all parts of Scotland, and is supported by contributions from every part of the country. The number of beds is 900.

Of the 10,348 patients admitted during the year ending October 1st, 1907, Edinburgh furnished 5,241 and Leith and the country 5,107. As regards the 38,660 individual out-patients (most of whom attended several times) it is estimated that about two-thirds came from Edinburgh. People come in by the cheap trains, especially in the summer, to be treated, and we were informed that it is sometimes possible to tell by the dialect of the out-patients what place the excursion is from.

In addition to the ordinary medical and surgical out-patient departments, there are special departments for the eye, ear, throat, nose, and skin. Maternity cases are not dealt with.

By far the larger number of out-patients are surgical. Out of the 38,660 out-patients mentioned above, 29,000 were surgical.

No "letters" of recommendation are required, and under the charter all treatment must be free.

The only cases charged for are those of soldiers, sailors, and prisoners sent by the Government, and paupers sent by the Parish Councils. The latter pay at the rate of 3s. 6d. a day for each patient. There were only twelve pauper cases admitted during 1907, and none of them came from Edinburgh.

Surgical dressings and necessary appliances are supplied to the out-patients at the surgical out-patient department, but no medicines are given out, only pre-

scriptions to patients attending the medical out-patient department.

There is a Convalescent Home with 80 beds at Corstorphine for patients who have left the Infirmary. If there is room in the home other patients are admitted on payment of 12s. a week. During the year 1,108 patients were admitted.

The total income for the year ending October 1st, 1907 (not including the receipts for the Convalescent Home), was: Subscriptions and donations (including students' tickets of admission, £3,518), £26,183; interest, £10,590; legacies, £32,982; and payments for patients, £127; total, £69,882. Of this sum, apart from interest and students' fees, about £30,612 was received from Edinburgh.

We were informed that no steps are taken to ascertain if the out-patients are in receipt of Poor Law relief or attended by the medical officer of the Parish Council. There is said to be some "overlapping" between the various dispensaries and the out-patient department of the Infirmary; but the risk of this happening is thought to be reduced owing to the fact that no medicines are given at the Infirmary.

No inquiry is made as to the circumstances of those who apply for treatment, and there seems to be no doubt that the Infirmary is abused by both in- and out-patients, who, more particularly in the special departments, ought not to be a charge on the funds.

THE CHALMERS HOSPITAL FOR THE SICK AND HURT.

Founded in 1836.

This is a general hospital, with accommodation for 44 patients. There are two cots for children. Eighteen of the beds are reserved for patients who pay at the rate of 7s. 6d. a day. Of these beds about 12 are occupied on the average. Those who make use of the paying beds are chiefly tradespeople, teachers, and clerks, who come from all parts of Scotland.

During the year ending December 31st, 1907, the number of patients treated in the free wards was 386 and in the private wards 222, making a total of 608. Of these 366 were surgical and 242 medical cases.

During the same period 3,075 surgical and 460 medical cases (total, 3,535) were treated in the out-patient department.

No "letters" of recommendation are required. Prescriptions only are given to out-patients; no medicines.

The income for the year was: Donations (including fees from probationers, £125), £248; rents and interest, £1,685; legacy, £60; and payments from patients, £1,662; total, £3,655.

There is no system of investigation as to the means of the patients, and it is stated that the hospital is abused at times by persons who ought not to be treated free.

Persons in receipt of Poor Law relief are not considered ineligible. It is thought that there may be some overlapping with other medical charities.

CHURCH OF SCOTLAND DEACONESS HOSPITAL.

Founded in 1895.

This hospital belongs to the Church of Scotland, and was established "for the express purpose of providing practical training in sick nursing for the deaconesses and other mission workers of the Church." Medical and surgical cases are admitted. The number of beds, including four or five cots for children, is 30. Men and women are admitted.

During the year ending December 31st, 1906, the number of patients admitted was 405, of whom about a quarter came from Edinburgh.

During the same period the number of surgical out-patients was 546.

There are no "letters" of recommendation; patients are admitted on the presentation of a card from the physician or surgeon. "A preference is given, as far as practicable, to patients recommended by any congregation or number of individuals who support a special bed or beds, or have provided an endowment therefor."

Most of the out-patients are surgical. Surgical dressings are given, and prescriptions are made up in special cases.

A payment of £12 a year is made for a bed at the Duddingston Convalescent Home for the use of patients.

The hospital undertakes maternity cases and district nursing in the parish of St. Ninian's, in which it is situated. St. Ninian's parish, which is a portion of St. Cuthbert's, contains a poor population of about 3,000.

During 1906 the number of cases nursed, including 138 maternity cases, was 591, and the number of visits paid 4,589.

No payment is made in either the maternity or other cases, and it is stated that, as a rule, the patients are very poor.

There is no Samaritan Fund attached to the hospital, and the district nurses give no relief. Cases of distress are referred either to the Charity Organisation Society or to the clergy of St. Ninian's.

The income for 1906 was: Subscriptions and donations, £1,726, and interest, £135; total, £1,861.

If it is ascertained that a patient has recently been attending the Royal Infirmary or a dispensary, the patient is referred back to the institution he has been to. Persons in receipt of Poor Law relief are not refused either as in- or out-patients.

CHARITY FUND OF THE ROYAL EDINBURGH ASYLUM FOR THE INSANE.

Founded in 1807.

This asylum provides accommodation for all classes of the community. In the West House patients of limited means are accommodated and medically treated. It is for the benefit of this class that the Charity Fund exists. The fund was formed from legacies and contributions, and from it grants are given towards the payment of the board of necessitous patients above the pauper class.

The number of patients relieved during the year ending December 31st, 1906, was 37.

The amount of the fund on December 31st, 1906, was £9,602.

The income of the fund for the same period was from investments, £295; and from the general funds of the asylum, £100; total, £395.

THE BEVAN TRUST FUND.

Founded in 1884.

This is a similar fund to the above and administered by the same committee.

The number of patients relieved during 1906 was 35. The amount of the fund on December 31st, 1906, was £12,749.

The income of the fund for the year was £392.

THE ROYAL EDINBURGH HOSPITAL FOR INCURABLES.

Founded in 1874.

(Incorporated by Royal Charter 1903.)

This hospital comprises the Longmore Hospital, Edinburgh, and the Liberton Cottage Hospital, Midlothian.

The hospitals exist for the treatment of those who suffer from incurable disease and who are in need of constant medical care and skilled nursing. They are not "Homes" for the disabled and infirm. Patients who improve so much as no longer to require hospital treatment are not retained.

In the Longmore Hospital there are 73 beds in the general wards, 32 in the cancer wards, 27 in the tubercle wards, 10 in the private wards, and 14 cots for children.

In the Liberton Cottage Hospital there are 20 beds in the general wards, 14 in the consumptive wards, 6 in the private wards, and 4 cots for children in the consumptive wards.

This makes a total of 200 beds, of which 87 are for men, 95 for women, and 18 for children.

Patients are admitted from all over the country. The majority of the patients are drawn from the lower middle and the superior working classes.

The payment in the private wards varies from £35 to £60 per annum. There is no fixed rate for board in the public wards, but patients are expected to make a payment if in a position to do so.

An application form has to be filled in and signed by the applicant or a friend of the applicant, as well as a certificate as to character and a medical certificate. The managers are the sole judges as to the suitability and the urgency of the applications.

Poor Law cases (usually cases too severe to be nursed in the average Poor Law Infirmary) are admitted on

the recommendation of the parish council responsible, who make payments towards their support.

The number of patients treated in the hospitals during the year ending March 31st, 1907, was 301. Of these 97 were from the county of Edinburgh.

We were informed that over 40 per cent. of the cases admitted die within the year.

A small sum is paid in allowances to patients discharged as no longer requiring hospital treatment. In a few cases the grants are continued from year to year. The sum so paid during 1906-7 was £86.

The income for the year ending March 31st, 1907, was: Subscriptions and donations, £2,948; interest, dividends and rents, £2,499; legacies, £11,487; and payments for patients, £1,006; total, £17,940.

THE ROYAL VICTORIA HOSPITAL FOR CONSUMPTION.

Founded in 1887.

This hospital was founded for the treatment of patients suffering from consumption who are in necessitous circumstances.

One of the rules of the hospital is that "no patient whose household is in receipt of Poor Law relief shall be considered eligible for admission." So far as the dispensary is concerned, however, this rule is not strictly adhered to. The number of beds is 65. Of these 20 are set aside for patients able to contribute £1 1s. weekly towards the cost of maintenance. In many cases this sum is raised by persons interested in the patient, as payment insures a speedier admission.

There are three classes of patients: (a) resident; (b) visitant, who are allowed to spend the whole day at the hospital enjoying the *régime* and treatment and going home at night; and (c) dispensary. In certain cases patients are visited at their own homes, and a nurse is employed specially for such cases.

From the opening of the hospital to the end of March, 1907, the number of in-patients treated was 1,210 resident and 203 visitant, total 1,413. Of these 740 came from Edinburgh.

During the same period 16,589 individual cases were treated at the dispensary, of which 12,908 came from Edinburgh, including Portobello and Joppa.

No "letters" of recommendation are required. Prescriptions are made up on payment of 1d., 2d., or 3d., according to the size of the bottle.

If a patient is discovered attending another dispensary steps are taken to prevent its continuance. No inquiry is made as to the financial position of the patients.

There is a Samaritan Committee of ladies, which provides assistance more particularly for patients confined to their homes.

The income for the year ending March 31st, 1907, was: Subscriptions, donations, etc., £4,281; dividends and interest, £528; legacies, £1,125; and contributions from patients, £1,178; total, £7,112.

ROYAL EDINBURGH HOSPITAL FOR SICK CHILDREN.

Founded in 1859.

This hospital provides medical and surgical (other than dental) treatment for children from all parts of Scotland. The number of beds is 120.

Of the 2,114 patients admitted during the year ending December 31st, 1906, Edinburgh furnished about three-quarters. Of the above cases 1,300 were medical and 814 surgical.

During the same period 5,052 new medical and 3,109 new surgical cases, making a total of 8,161, were treated in the out-patient department. Many of these patients attended several times. Of the above cases 3,913 medical and 2,024 surgical cases, making 5,937 in all, came from Edinburgh. Prescriptions to the number of 14,534 were dispensed free of charge.

No "letters" of recommendation are required. Medicines are supplied free by the hospital, also a small number of surgical appliances generally at half cost.

A Convalescent Home has lately been established in connection with the hospital at Gullane, which will eventually accommodate about 20 patients.

The income for the year ending December 31st, 1906, was: Subscriptions, donations, etc. (including students' and probationers' fees, £311), £4,998; interest, £914; include the Convalescent Home receipts, and legacies, £5,736; total, £11,648. This does not

No inquiry is made as to whether the parents of patients are in receipt of Poor Law relief or whether the children have been taken to other hospitals or dispensaries.

We were informed that parents who ought not to receive charity bring their children to the hospital for treatment. Now and again the doctors speak to the parents about this and suggest that they should not come again.

THE EYE, EAR AND THROAT INFIRMARY OF EDINBURGH.

Founded in 1834.

The object of this infirmary is "to furnish with advice, treatment and medicine persons in poor circumstances, whether resident in Edinburgh or elsewhere, suffering from diseases of or injuries to the eye, ear or throat." There are 10 beds for in-patients.

The number of patients treated during the year ending December 31st, 1907, was 4,250 out and 95 in. About 85 per cent. of the cases are said to come from Edinburgh.

"Letters" of recommendation are not required. No charge is made to the patients for treatment, but a collecting box is put up in the infirmary, and during 1907 a sum of £57 was collected by means of this. The in-patients are not all poor people, but are unable to pay the ordinary fees.

It is thought that now and again patients attend the infirmary who should not do so, and in certain cases if the doctors think the patients are too well off they refuse to attend them. There is some overlapping with other institutions, but it is stopped as far as possible.

Prescriptions are given, which the patients pay for as a rule. No inquiry is made as to whether the patients are in receipt of Poor Law relief or not.

The income for the year ending December 31st, 1907, was: subscriptions and donations, £259; and interest, £44; total, £303.

Three years ago the Managers approached the Managers of the Eye Dispensary of Edinburgh with a view to amalgamation, but nothing came of the negotiations.

THE INCORPORATED EDINBURGH DENTAL HOSPITAL AND SCHOOL.

Founded in 1891.

This hospital was established "to provide for the poor advice and treatment in diseases and disorders of and connected with the teeth."

The details of the work done during the year ending December 31st, 1907, are as follows:—Fillings, 7,700; inlays, dressings, etc., 5,000; dentures, repairs and crowns, 560; and extractions, 4,780; total, 18,040. The great majority of the patients come from Edinburgh.

A charge of from 1s. to 2s. is made for the use of anaesthetics, 1s. for inlays, and 10s. for gold crowns. In the case of a complete set of dentures, for which a form of application must be filled up by a subscriber or the Dean of the hospital, a charge of £4 is made.

No inquiry is made as to position of the patient. The Parish Council occasionally send cases for dentures, for which they pay.

The income for the same period was: subscriptions, etc., £188; patients' payments, £773; interest, £65; hospital fees, £1,117; total, £2,143.

THE EDINBURGH ROYAL MATERNITY AND SIMPSON MEMORIAL HOSPITAL.

Founded in 1844.

The object of this hospital is the attendance of women (married and unmarried) in their confinements, both as in-patients and in their own homes. There is accommodation for 43 patients. During the year ending December 31st, 1906, the number of cases treated in the hospital was 425, and outside 575, total 1,000. The majority of the cases come from Edinburgh.

The treatment is entirely free. All patients requiring treatment are received without any reference to previous character. There is no regulation to preclude single women from being admitted to the hospital a second, or even a third, time. In destitute cases clothes are given.

There is no poverty test for either in or out-patients.

The income for 1906 was: Subscriptions and donations, £1,781; interest, £146; legacy, £166; students' and nurses' fees, £377; total, £2,470.

THE EDINBURGH HOSPITAL AND DISPENSARY FOR WOMEN AND CHILDREN.

Founded in 1879.

This hospital, which is officered entirely by medical women, has accommodation for 16 patients, who are for the most part adults. No patients are admitted free. Most pay 5s. a week, others pay 10s. 6d. and 21s. a week. The majority of the cases come from Edinburgh. In some cases the payments are made from a "Patients' Fee Fund," and during 1906 fees to the amount of £25 were charged to this fund.

The hospital is said to be used chiefly by the wives of better class artisans, and to a smaller extent by ladies, who pay the higher fees.

During the year ending September 1st, 1906, the number of in-patients treated was 179. A certain number of patients also attended as out-patients, and some were visited in their own homes.

There is a dispensary attached to the hospital in another part of the city. Patients come from all over Edinburgh, but visits are only paid to persons living in a definite area.

An entrance fee of 2d. is charged, which entitles the patient to treatment for six months, and 2d. is charged for each bottle of medicine. In some cases the fee is dispensed with.

No inquiry is made as to whether patients are in receipt of Poor Law relief, or not.

An attempt was made at one time to run the dispensary on provident lines, and members had to pay 2s. 6d. a quarter. This, however, did not answer, and for the year ending September 1st, 1906, the provident payments only amounted to £1 7s. 6d.

The number of cases treated at the dispensary during the same period was 2,451.

The income of the hospital and dispensary was: Subscriptions, donations, etc., £1,220; interest, £20; and patients' payments, £263; total, £1,503.

THE HOSPICE.

Founded in 1903.

This institution has for its objects (1) the treatment of women patients who desire to be attended by doctors of their own sex; (2) the attendance by a qualified doctor on the poor women of the district in their confinements; and (3) the distribution of Pasteurised milk from the depôt of the Leith Public Health Authorities.

There are 13 beds in the Hospice. During 1906 the number of patients was 162. The usual payment is 5s. a week, but there are one or two beds at 21s. and 30s. a week. A few cases are admitted free, and some at 2s. 6d. a week.

The number of midwifery cases dealt with outside the Hospice was 78, including five or six cases of women with illegitimate children. In all these cases the attendance is free.

The Pasteurised milk is supplied daily, at a cost of 1s. 6d. or 2s. a week, according to the number of bottles required. This is the price charged by the Leith Public Health Authorities. An attempt is being made to arrange that the infants who are supplied with milk shall be systematically visited.

The income for the year ending December 31st, 1906, was: Subscriptions and donations, £532; patients' payments, £148; students' fees, £37; total, £717.

(B.) DISPENSARIES.

THE ROYAL PUBLIC DISPENSARY.

Founded in 1776.

(Incorporated by Royal Charter 1818.)

This is a general dispensary, at which medical and surgical cases are treated. No "letters" of recommendation are required, and the treatment is entirely free. Persons in receipt of Poor Law relief are not excluded. It is considered that there is some abuse of the dispensary on the part of patients who ought not to be treated free. The dispensary has a district assigned to it from which most of the patients are drawn.

During the year ending December 31st, 1907, the number of cases treated was 8,941. Of these, 3,394 were visited in their homes, and 69 were midwifery cases.

The income for the same period was: Subscriptions and donations, £116; interest and rent, £232; and pupils' fees, £214; total, £562.

NEW TOWN DISPENSARY.

Founded in 1815.

Medical and surgical cases are treated at this dispensary. The only charge made is 1d. for each prescription dispensed. In certain cases prescriptions given at the Royal Infirmary are made up free. No "letters" of recommendation are required. In view of the fact that the cases dealt with come from a definite area practically untouched by the other general dispensaries, it is considered that the risk of overlapping is reduced to a minimum. No steps are taken to prevent the treatment of persons supported by the Parish Council.

Though it is admitted that there is some abuse of the dispensary by persons who should not come there, it is not thought to be extensive.

During the year ending December 31st, 1906, the number of patients dealt with was 6,925. Of these 5,169 were treated at the dispensary, and 1,756 at the patients' homes. The latter included 230 cases of midwifery.

The income for the same period was: Subscriptions and donations £242, and interest and dividends £81; total £323.

THE WESTERN DISPENSARY.

Founded in 1874.

The Western Dispensary exists for the purpose of rendering "medical, surgical, and obstetric aid to the poor in the Fountainbridge district."

This dispensary has a district mapped out for its operations which is kept to as closely as possible.

No "letters" of recommendation are required. A large proportion of the patients pay 1d. or 2d. for medicine. It is not ascertained if the patients are in receipt of Poor Law relief or not.

During the year ending October 31st, 1906, the number of patients treated was about 5,000. This total included 740 patients visited in their own homes and 304 cases of midwifery, diseases of women, throat, ear, and vaccination.

The income for the same period was: Subscriptions and donations £96, dispensary box receipts £26, legacy £25, and interest £13; total £160.

It is not considered that the dispensary, except in isolated cases, is made use of by those who should pay for medical treatment.

EDINBURGH MEDICAL MISSIONARY SOCIETY.

Founded in 1841.

One of the objects of this society is "to provide medical and surgical relief for the poor of Edinburgh."

The society has a dispensary in Edinburgh at which, with the exception of a charge of 1d. for a medicine bottle, the treatment is free. In the case of teeth extraction, if gas is given, a charge of 6d. is made. No "letters" of recommendation are required.

Cases are only visited in a certain area, from which most of the patients who attend the dispensary also come.

No inquiry is made as to whether the patients are in receipt of Poor Law relief. It is believed that large numbers of people attend who would otherwise go to the Parish Council, as it is known that when the dispensary is partially closed during the holidays the number of cases treated by the Parish Council medical officers increases.

It is not thought that the dispensary is used to any large extent by persons who ought to pay for medical treatment.

During the year ending November 11th, 1907, the number of cases treated was 10,774. Of these 2,558 (apart from 348 midwifery cases) were visited in their own homes.

The society has a Convalescent Home for women and children at Duddingston with 14 beds. Two beds are reserved for patients who pay 10s. a week, otherwise admission is free. During the year the number of patients was 222.

The sum allotted to the dispensary for the same period was £503. This does not include the expenses of the Convalescent Home.

THE EDINBURGH PROVIDENT DISPENSARY.

Founded in 1878.

This dispensary was founded "to provide the really deserving and better-class poor with medical attendance without making them feel entirely dependent on charity."

No "letters" of recommendation are required. There is no system in force by which persons can become members of the dispensary and pay according to a scale of contributions. The dispensary is only "provident" in so far as patients are expected to pay from 1d. to 4d. for each prescription made up. In some cases the payment is not insisted upon. The percentage of those who pay is about 96. Prescriptions are occasionally made up for patients who have attended the Royal Infirmary.

Patients are treated from all parts of Edinburgh and its neighbourhood. No steps are taken to ascertain if the patients are in receipt of Poor Law relief or not.

During the year ending March 15th, 1907, the number of patients treated was 6,646. Of these 2,200 were treated in their own homes, in addition to 140 midwifery cases.

The income for the same period was: Subscriptions and donations, etc., £116, rents £40, fees for prescriptions £103, legacy £10, and students' class fees £228; total £497.

ST. ANNE'S DISPENSARY.

Founded in 1894.

This dispensary is in charge of the Sisters of Charity of St. Vincent de Paul. The patients are not exclusively Roman Catholics, and they may attend from any part of Edinburgh. Only those living within easy reach of the dispensary are attended in their own homes. No inquiry is made as to whether those who apply are in receipt of Poor Law relief or not.

Patients are supposed to pay 2d. a bottle for medicine, but in most cases this is not enforced.

The number of patients attended during 1907 was about 3,500, of whom some 1,000 were visited in their own homes. The number of midwifery cases was 15.

The income from subscriptions for 1907 was £35.

THE EDINBURGH JEWISH MEDICAL MISSION.

Founded in 1900.

The object of this mission is "to supply medical aid and evangelical teaching to the Jews resident in Edinburgh."

No "letters" of recommendation are required. During 1907 the number of patients treated was 921, and about 100 persons were given pecuniary assistance.

The income for the year ending December 31st, 1906, was £281. About £100 was spent on relief.

THE EYE DISPENSARY OF EDINBURGH.

Founded in 1822.

The treatment at this dispensary is entirely free. No "letters" of recommendation are required. Two of the medical officers are on the staff of the Royal Infirmary, and now and again cases are passed on by them in order that medicine or glasses may be supplied free of charge. No question is asked as to whether a patient is or is not in receipt of Poor Law relief. It is thought that there is some abuse of the dispensary on the part of patients who should not be treated free.

In recent years a good many children of the poorer classes have been sent from the board schools to have their eyes treated.

The number of patients treated during 1907 was 1,660. The great majority came from Edinburgh.

The income for the same period was: Subscriptions and donations £63, and interest and rents £86; total £149.

EDINBURGH DISPENSARY FOR SKIN DISEASES.

Founded in 1890.

This dispensary was started "for the supply of medicine to and medical attendance on the poor of the city and elsewhere suffering from diseases of the skin."

No "letters" of recommendation are required. If, in the opinion of the doctors, the patients are able to pay for their medicine, they are asked to do so. The large majority of the patients are supplied with medicine free of cost.

No questions are asked as to whether the patients are in receipt of Poor Law relief, or whether they have been attending other dispensaries or hospitals.

During the year ending December 31st, 1907, the number of patients treated was 773, of whom 663 were given free medicine.

The income during the same period was: Subscriptions and donations £156, patients payments £15, interest and rent £38; total £209.

(C) NURSING INSTITUTIONS.

QUEEN VICTORIA'S JUBILEE INSTITUTE FOR NURSES (SCOTTISH BRANCH).

Founded in 1887.

The object of this institute "is to provide trained nurses for the sick poor in their own homes."

In addition to nursing the sick poor of Edinburgh this institute trains, provides and inspects Queen's Nurses throughout Scotland.

The staff of nurses for Edinburgh and Leith consists of two fully-trained nurses and twenty-one probationers.

The number of cases nursed in Edinburgh and Leith for the year ending October 15th, 1907, was 5,162, and the number of visits paid 113,087.

The income for the same period was: Subscriptions and donations, £2,398 (including £270 from County and Parish Councils and Burghs, of which £100 was given by the Edinburgh Parish Council); interest, £831; and legacies, £55; total, £3,284.

Relief, in the form of nourishing food, surgical appliances, and clothes is given by the nurses in urgent cases. This assistance is supplied by the Scottish Needlework Guild (see page 62). During 1907 about 1,000 garments and £89 in money was received from the Guild.

THE DISTRICT SICK NURSES' HOME.

Founded in 1881.

The object of this institution is to nurse the sick poor in their own homes free of cost.

The staff consists of three hospital trained nurses.

During the year ending November 17th, 1907, the number of cases nursed was 528, and the visits paid were 10,030.

The income for the same period was £296 from subscriptions. Out of this sum help was given in nourishment, nursing appliances, and medicines to the value of £33.

The work of the institution is confined to such parts of the city south of the high street as are within reasonable distance of the Home.

EDINBURGH LYING-IN INSTITUTION AND NURSING HOME.

Founded in 1820.

This institution "provides free of all charge attendance and help in their own homes for poor respectable married women at the time of their confinement." Only a few maternity cases are taken into the Home. An application form has to be filled up for each case by a subscriber, minister, or some responsible person.

There is no poverty test; each case is taken on its merits, but as a rule the wives of men earning more than 24s. a week are not assisted. It rarely happens that any payments are made by patients. Every woman is visited before her confinement. A sum of 5s. is given in each case for food, if necessary, as well as baby clothes. It is said that the same women are assisted time after time.

During the year ending October 31st, 1907, the number of women attended was 193.

The income for the same period was: Subscriptions and donations, £61; interest, £22; and legacy, £59; total, £142.

(D) CONVALESCENT HOMES

THE ROYAL INFIRMARY OF EDINBURGH CONVALESCENT HOME, CORSTORPHINE.

This Home is for patients who have left the Royal Infirmary. If there is room in the Home other patients are admitted on payment of 12s. a week.

There is accommodation for eighty patients, and the number admitted for the year ending October 1st, 1907, was 1,108.

The income for the same period was: Subscriptions and donations, £171; interest, £146; legacies, £3,788; and patients' payments, £5; total, £4,110.

ROYAL EDINBURGH HOSPITAL FOR SICK CHILDREN, MUIRFIELD CONVALESCENT HOME, GULLANE.

This Home, which was opened on May 1st, 1907, will eventually accommodate about twenty patients. During the eight months ending December 31st, 1907, the number of patients was 116.

The income for the same period was £122, apart from a sum of £12,612, the proceeds of a special appeal towards the expenses of establishing the Home and forming an endowment fund.

EDINBURGH MEDICAL MISSIONARY SOCIETY'S CONVALESCENT HOME FOR WOMEN AND CHILDREN, DUDDINGSTON.

There is accommodation for fourteen patients. Two beds are reserved for paying patients at 10s. a week, otherwise admission is free.

During the year ending November 11, 1907, the number of patients was 222.

The income for the same year was: Subscriptions and donations, £69; interest and rents, £257; and payments from patients, £43; total, £369.

RAVENSCROFT CONVALESCENT HOME, GILMERTON.

Founded in 1878.

The object of this Home is to afford a change for a fortnight free of charge to men and women recovering from serious illness. Admission is on the recommendation of a subscriber, clergyman, or other householder.

The number of patients during 1906 was 283 men and 254 women; total, 537.

The income for the same year was: Subscriptions and donations, £271; and interest and dividends £128; total, £399.

CHILDREN'S CONVALESCENT HOME, GILMERTON.

Founded in 1881.

This Home admits poor children (boys and girls) and covering from serious illness free of charge for a fortnight each. Admission is on the recommendation of a subscriber, clergyman, or other householder. In some cases mothers are admitted with their children.

The income for the same year was: Subscriptions and donations, £253; and interest, £4; total, £257.

THE MOTHERS' REST, GILMERTON.

Founded in 1893.

The Mothers' Rest was instituted with the object of providing respectable married women of the poorer class with a change of air. House accommodation is free, and includes bed-linen, coals, light, etc. Residents have to procure and cook their own food and take their share in doing the cleaning. There is accommodation for seven mothers and twenty-one small children. The Home is open during the whole year.

During 1906 the number of mothers admitted was 49 and children 122.

The income for the year was: Subscriptions, £62; and rent, £2; total, £64.

THE LADY ABERDEEN MEMORIAL HOME OF REST, ALVA.

Founded in 1901.

(A Branch of the Scotch Girls' Friendly Society.)

This Home is not limited to members of the Scotch Girls' Friendly Society. Members pay 7s. and non-members 10s. 6d. a week.

During the ten months ending October, 1907, the number of girls admitted was 379, of whom 133 came from Edinburgh.

For the same period the income was: Subscriptions and donations £195; and payments for board, £188; total,

ST. MARY'S HOME OF REST, NORTH BERWICK.

Founded in 1904.

This Home was founded with the object of assisting women and girls suffering from illness or overwork to secure rest and change. There is room in the Home for five inmates. A charge of 5s. a week is made for board and lodging. A few cases are taken free or at a reduced charge.

The number of inmates during 1907 was not known, no record having been kept. We were informed that practically all the inmates come from Edinburgh.

The income for the same year was: Subscriptions and donations, £74; and payments for board, £32; total, £106.

HELP TO THE AFFLICTED.**(A) BLIND.****THE ROYAL BLIND ASYLUM AND SCHOOL.**

Founded in 1783. Incorporated by Royal Charter 1898.

The institution is supported by earnings of inmates, voluntary contributions, income from heritable property and investments, grants for educational purposes, etc.

The income from charitable sources and from property for the year 1906-7 may be summarised as follows:—

Subscriptions and donations - - -	£1,553
Rents and interest - - -	2,425
Legacies - - -	1,578
Subscriptions to building fund - - -	636
	<hr/>
	£6,192

Commercial Department.—This department consists of workshops and salerooms in Nicholson Street. About 140 blind workers, almost all men, are employed, under the superintendence of sighted foremen and instructors, in making baskets, brushes, mats, mattresses, etc. The articles are sold at ordinary commercial prices, and the wages are at the ordinary rates, commencing at 11s. per week and rising to 19s. 6d. as the standard wage, or for piece work to 30s. or over. The trading account for the year 1906-7 shows that the amount of wages paid to blind workers calculated on the commercial value of the work done was £2,745, and in order to make up the rates of wages mentioned above supplementary sums amounting to £2,517 were provided out of the general funds of the institution. Sums amounting to £1,263 for sick allowances and medicine, clothing, pensions to retired workmen, etc., were provided from the same source, and a deficit of £174 on the account (without charging rent or interest) was also provided out of the general funds.

Female Asylum and School.—The buildings, which are situate at West Craigmillar, are occupied by forty women, of whom thirteen belong to Edinburgh, and forty-seven children, of whom twenty-two belong to Edinburgh. The children are educated, and the women are employed in sewing, knitting, and other work suitable to blind persons. In the year 1906-7 the receipts included £47 from donations and £455 part of the interest on investments mentioned above, and the accounts showed a deficit of £1,472, which was made good from the general funds of the charity.

Annuity Fund.—A sum of £500 a year from the general funds is carried to an annuity fund, which is applied in paying pensions of from £3 to £10 per annum to deserving blind persons who are unable to earn a livelihood, and are not beneficiaries of any other institution for the blind. Out of a total number of 129 pensioners about sixty are resident in Edinburgh and Leith, and the amount paid to them in pensions is about £240 a year. Applications are made on printed schedules, which must be signed by two respectable householders and a medical officer. The appointments are made by a committee of the directors. About one-half of the pensioners are receiving parochial relief.

SOCIETY FOR PROMOTING READING AMONG THE BLIND, AND FOR OTHERWISE AMELIORATING THEIR CONDITION.

Founded 1857.

The income of this society, which is mainly derived from voluntary contributions, is in part applied for

relieving the material wants of necessitous blind persons in Edinburgh. Particulars of the sums so applied in 1907 are as follows:—

Payment of rent, provisions, clothing, etc. -	£30.
Distribution of coals - - - -	44
Materials for work - - - -	27
Expenses of cottage holiday home - - -	20.
	<hr/>
	£121

The distribution of the relief is made through missionaries or teachers employed by the society.

There is also a subsidiary endowment, known as the Jamieson Fund and vested in five of the directors of the society as trustees, the income of which is derived from house property and investments producing (when the property is fully let) about £300 gross and £200 net annually. Under a trust deed made in 1905 the net income of this fund is applicable in pensions or grants to blind persons, male or female, residing in Edinburgh or in the county of Midlothian, to be selected by the directors.

The income is applied in payment of annuities of £8 each to persons resident as above mentioned and incapacitated by blindness from maintaining themselves. There are at present twenty-two beneficiaries. Applications are made on printed forms, and reports are obtained from the missionaries of the society. Receipt of parochial relief is not treated as disqualifying an applicant.

THE MRS. JANE STOBIE CLARK FUND.

The charity was founded by a trust disposition made in 1883, which provides that the net income of a sum of £5,000 shall be applied in assisting deserving females who are totally blind, or almost so, and whose circumstances may require assistance, with a preference for those over fifty years of age, not more than £10 annually to be given in any one case.

The charity is managed by four private persons as the trustees.

The gross yearly income of the fund amounts to about £185, out of which annuities of £5 each are paid to pensioners, at present thirty-five in number, being necessitous blind women, of whom about one-half are resident in Edinburgh.

As the persons eligible for appointment are a limited class, it is not considered necessary to advertise the charity. Applications, which are numerous, are made on printed schedules, containing (*inter alia*) an inquiry as to the applicant's income from all sources. Preference is given to applicants who are not receiving parochial relief, and very few of the beneficiaries are receiving such relief.

(B) DEAF AND DUMB.**EDINBURGH INSTITUTION FOR THE EDUCATION OF THE DEAF AND DUMB.**

Founded in 1810.

To be eligible for admission to the institution children must be deaf and dumb, and not less than seven nor more than fifteen years of age.

The ordinary rate for board is £20 per annum, but children whose parents are unable to pay that sum or who are supported by school boards or by charity are received at £20 per annum for both board and clothing. No charge is made for education. Children are also admitted as parlour boarders at higher rates.

Children are received from all parts of Scotland. In 1906 out of seventy pupils in the institution seventeen belonged to Edinburgh. The school is under Government inspection.

The income is derived from payments for board, which amounted in 1906 to £1,305, and from voluntary contributions, legacies, Government grants, and interest from investments.

In the year 1906 the expenditure amounted to £2,985, and the proportion thereof which may be regarded as incurred in respect of the pupils belonging to Edinburgh is £725 or thereabouts.

THE DEAF AND DUMB BENEVOLENT SOCIETY.

Founded in 1835.

The main objects of the society, whose work is entirely confined to the adult deaf and dumb, are to promote Gospel missions and to grant relief to deserving persons as aforesaid who are disabled by age or

infirmity from earning their own livelihood. The operations of the society extend to other places besides Edinburgh.

In 1906 a sum of £316 out of the income of the society, which is mainly derived from voluntary contributions, was applied in relief to deaf and dumb persons, given in almost all cases by way of pensions. Nearly two-thirds of the expenditure was for the benefit of persons resident in Edinburgh. The assistance is given after careful inquiry, and the pensioners are visited from time to time. Persons in receipt of parochial relief do not usually receive the benefits of the charity.

DONALDSON'S HOSPITAL.

The charity was founded under the will of James Donaldson, who died in 1830, leaving his property to found a hospital for boys and girls (preferring those of the names of Donaldson and Marshall), to be after the plan of the Orphan School in Edinburgh and John Watson's Hospital.

The foundation is regulated by a deed of constitution made in 1844 and by statutes which in their present form were approved by the governors in 1902.

The deed provides that poor children of either sex shall be admitted to the hospital in equal proportions, and shall be maintained, clothed, and educated therein, and that, subject to a preference for those of the names of Donaldson and Marshall, the children shall be such as are in the opinion of the governors in the most destitute circumstances and most deserving of admission.

The governing body consists of twelve ex-officio members, including the Lord Justice-General, the Lord Clerk-Register, the Lord Advocate, the Lord Provost of Edinburgh, the Lord-Lieutenant of the county, the Principal of the University, and others; and fifteen non-official governors, who are appointed by co-optation.

The yearly income amounts to about £9,900, consisting of £9,200 derived from endowment and £700 from Government grants.

There are usually from 210 to 220 children in the hospital, consisting of boys and girls in approximately equal proportions. The governors reserve about one-half of the places in the hospital for deaf and dumb children. Of the children at present in the hospital seven deaf and dumb children and fifty-six other children belong to Edinburgh.

Applications for admission are made on printed schedules containing inquiries regarding the condition and circumstances of the children and their families, and recommendations are required from two persons of credit, who verify the facts from personal knowledge. Particulars of the applicants are furnished to the governors before an election is held.

The age of admission is from seven to nine, and the age of leaving fourteen, except in the case of promising deaf and dumb children, who may be kept till sixteen.

No children are received whose parents are able to maintain them, though this rule is not so strictly enforced in considering the cases of deaf and dumb children as in the case of other children. The children are clothed and maintained in the hospital and taught such useful branches of a plain English education as will fit the boys for trades and the girls for obtaining remunerative employment.

(C) CRIPPLES.

HOME FOR CRIPPLED CHILDREN.

Founded in 1872.

This Home is "for children from the ages of three to twelve suffering from hip-joint, spinal, and other diseases requiring a longer period of treatment and nursing than can be afforded them in other hospitals." The Home is not intended for incurable cases. Every child must be passed by the medical officers.

There is accommodation for twenty-four cases. A payment of 4s. a week has to be made by the parents or friends of the child.

The number of children under treatment during the year ending October 31st, 1907, was thirty-three, nearly all of whom came from Edinburgh.

The income for the same period was: Subscriptions and donations, etc., £270; interest, £50; legacy, £46; and payments for cases, £127; total, £493.

EDINBURGH CRIPPLE AND INVALID CHILDREN'S AID SOCIETY.

Founded in 1902.

The operations of this society include the visitation of children in their own homes, the promotion of their education, the teaching of trades, the supply of surgical appliances, and other help.

A large number of workers are attached to the society. The city is divided into districts, which are put in charge of visitors, who investigate fresh cases and keep in touch with old ones.

The society has started a boot and shoe repairing shop with room for five or six boys. Fifteen boys have been trained in the shop, some of whom are now earning 12s. 6d. a week in other shops.

Another branch of work undertaken by the society is a Home for crippled girls at Nellfield, with accommodation for fourteen girls, who are admitted at the age of four or five, and remain till eighteen years of age in some cases. This Home was founded some years ago, and has lately been taken over by the society. The children of school age are instructed by a certificated teacher. Some of the older girls learn dress-making at establishments in the neighbourhood, and contribute towards their support.

About 450 children attend parlour meetings at different centres, where the boys are taught crafts such as basketmaking and carving, and the girls are taught sewing. Part of the time is devoted to games and music.

Surgical appliances and invalid carriages are supplied, and many children are sent to convalescent and other Homes.

The society works in close touch with the Royal Hospital for Sick Children and the Home for Crippled Children mentioned above.

The income for all branches of the work for the year ending September 30th, 1907, was: Subscriptions and donations, etc., £593; dividends and interest, £49; industrial earnings, £157; and payments for cases (including £28 from Parish Councils for girls in the Nellfield Home), £88; total, £887.

HOMES AND ORPHANAGES FOR CHILDREN.

TRADES MAIDEN HOSPITAL.

Founded in 1704.

This institution was founded by the Incorporated Trades of Edinburgh and Mary Erskine for the maintenance and education of female children presented by the several incorporations and by private donors holding rights of presentation.

The charity was incorporated by Act of Parliament in 1707.

The managers are the deacons of the incorporations, two trades councillors, the Earl of Mar and Kellie, and another of the name of Erskine, with nine additional persons elected by the other governors—twenty-seven in all—and the treasurer, if not among the elected governors.

There are fifty-four presentations to the hospital, of which the incorporations (in virtue of their bonds) hold twenty-nine, private donors seventeen, and the governors eight. Girls to be eligible for admission must be between the ages of seven and eleven, and they are retained till they reach the age of seventeen. They are maintained within the hospital, which is situated at Grange Loan, Edinburgh, and receive their education at an outdoor school—at present George Watsons' Ladies' College, George-square. When it is desired that a girl on attaining the age of fourteen, should not prosecute her studies at school, but should be trained for some industrial employment, the governors, on being satisfied that this will be for her advantage, allow the girl to leave the hospital and reside with her parents or other suitable person on an outdoor allowance. Each girl on leaving the foundation receives £10 and a Bible.

The incorporation presentations are held primarily for the daughters and granddaughters of members of the presenting incorporation; failing these, for members' great-granddaughters; and failing any such descendants, then either for descendants within the like degree of the members of other incorporations, or for any girl qualified by age and health, though unconnected with an incorporation, the presenting incorporation being in every case the judge of the presentee's poverty and need of the help of the "hospital."

Private donors may present any girl qualified by age and health on a written declaration that she is "an object of charity."

The governors, in exercising the presentations in their gift, give a preference to descendants of members of incorporations.

The number of girls supported by the hospital is about fifty-two, of whom one-fourth or thereabouts are on the out-door allowance. The girls belong to the poorer classes, and are usually chosen from such as have lost their fathers. Most of them belong to Edinburgh.

The gross yearly income of the charity amounts on the average to £2,840, and is derived from feu duties, rents, payments from incorporations, interest on investments, and some miscellaneous receipts. The expenditure on maintenance, clothing, education, and other expenses of the institution amounted in 1907 to £2,902.

THE ORPHAN HOSPITAL.

Founded in 1742.

The object of the charity, which was incorporated and is regulated by Letters Patent (1742), is to defray the charge of maintaining destitute orphan children and instructing them in reading, writing, and arithmetic, in the principles of religion, and in such trades, handicrafts, and offices as shall be found best adapted to their capacities.

Subscribers of £1 are members of the Corporation. The charity is administered by a body of managers.

The income for the year 1906-7 was as follows :—

Rents and interest	-	-	-	-	£2,299
Subscriptions	-	-	-	-	630
Board of orphans, etc.	-	-	-	-	55
Legacy	-	-	-	-	60
					<hr/> £3,044

The hospital is situate in Edinburgh. Applications for admission are received from all parts of Scotland, but most of the children belong to Edinburgh and the neighbourhood.

There are about 125 children (both boys and girls) in the hospital. With the exception of four boarders paying £14 or £16 each per annum, the children are entirely maintained, free of charge, in the institution, except during two months' holiday annually, and they receive education in a public elementary school.

Only such children as have lost their father are eligible for admission, and preference is given to such as have lost both parents; most of them belong to the poorest class of labourers, artisans, farm servants, etc. Formerly it was the usual practice not to admit children who were receiving support from the parish, but this rule has been relaxed.

Except in the case of rights of private presentation, numbering 35, but some of which are not exercised, the children are appointed to the hospital by the managers. Vacancies are advertised in the newspapers, and applications are made on printed forms of petition, which must be certified by two respectable persons, and a medical certificate is also required. In the case of girls all suitable applications can be entertained, while in the case of boys the number of applications is only slightly in excess of the number of vacancies. Before the election is made, each applicant resident in or near Edinburgh is personally visited by one of the managers, and the circumstances of each case are carefully considered before the election is made.

Children enter the hospital between the ages of seven and ten, and leave at fourteen. On leaving each receives an outfit, and boys are encouraged to learn a skilled trade, the Governors making a payment of 2s. 6d. per week towards the maintenance of boys who are apprenticed and attending evening classes. The apprentices are visited twice a year by one of the managers, and for a period of five years after leaving children are expected to attend an anniversary meeting, when each child, if a satisfactory report is received from the employer, is presented with 5s., and at the end of the five years each receives £1 1s. and a Bible.

JOHN WATSON'S INSTITUTION.

By deed of settlement in 1759, John Watson gave the residue of his estate to trustees for such pious and

charitable uses within the City of Edinburgh as they should think proper.

By deed of destination in 1764 the trustees resolved that the income of the trust estate should be applied for the purpose of a foundling hospital, and that the management should devolve on the keeper, deputy-keeper, and commissioners of the Writers to the Signet for the time being.

In lieu of establishing a hospital as aforesaid, the funds were accumulated, and by Act of Parliament in 1822 the trustees were empowered to establish in the City of Edinburgh, or within three miles thereof, a hospital for the maintenance and education therein of destitute children, and bringing them up to be useful members of society, and also for assisting in their out-set in life such of them as might be thought to deserve and require such aid; and the trustees were empowered to make rules from time to time for the management of the hospital. And the trustees were incorporated under the name of "The Keepers and Commissioners of the Signet, Trustees of John Watson's Fund."

A hospital was established on the outskirts of the city, and is conducted as an institution for the reception and free maintenance, clothing and education, of fatherless or orphan boys and girls.

The funds applicable for the purposes of the trust produce a gross yearly income of about £4,615.

There are at present 51 boys and 33 girls in the institution.

The children must be recommended for admission by one of the Commissioners of the Signet, who number about 160. The circumstances of the child and his (or her) family are entered on printed schedules, and the election is made by a body of fourteen of the Commissioners, who are appointed as directors, and manage the trust.

The children elected are ordinarily those whose fathers belonged to the professional class, and whose mothers are in necessitous circumstances and unable to bring up their children suitably.

The usual age on admission is eight, and for leaving fourteen. The children come from various parts of the country. About one-fifth of the present inmates were born in Edinburgh.

CAUVIN'S HOSPITAL.

Founded in 1825.

This hospital, which is situated at Duddingston, near Edinburgh, was founded by Louis Cauvin, who died in 1825. The governors were incorporated by Act of Parliament in 1827.

The object of the charity is to provide for the maintenance and education of sons of teachers or farmers in reduced circumstances, whom failing, sons of master printers or booksellers, or sons of servants in the agricultural line.

The governors are the rector of the high school, the ministers of three parishes, the Lord Provost, the Principal of the University, the proprietor of the estate of Niddrie, the factor of the Duke of Abercorn, and two others.

The income for the year 1907 amounted to £956 gross and £870 net, and the expenditure amounted to £794.

The boys are maintained in the hospital between the ages of 7 and 14, and from there go to school. There are at present 18 boys in the hospital, of whom 5 belong to Edinburgh.

DEAN BANK INSTITUTION.

Founded in 1832.

The object of this institution is to provide shelter and training for girls whose circumstances expose them to temptation and peril.

The charity is managed by a board of directors and a ladies' committee.

The receipts for the year 1906-7 were as follows :—

	£
Subscriptions and donations	189
Grants from Town Council and other bodies	90
Payments for maintenance	166
Dividends and interest	307
Legacies	210
	<hr/> 962

The expenses of maintenance, etc., in the same year amounted to £564, and a sum of £430 was invested.

The children are admitted when over 8 years of age, and there are at present 35 girls in the Home, which is the full complement.

Applications for admission are made on printed forms, and careful inquiries as to the circumstances of each child are made by the committee. Parents and relatives are required to pay the cost of board, or part thereof, if in a position to do so. In some cases children are placed in the institution by Parish Councils, who pay the cost.

The girls attend a board school until the age of 14, and are then trained in the Home, under a matron, for domestic service. On leaving they are provided with an outfit, and are required to refund £5 of the cost. The managers try to keep in touch with the girls who have left, and encouraging reports are received from them.

MISS MARY MURRAY'S INSTITUTION.

Founded in 1835.

The institution was founded under a trust disposition made in 1835 (recorded 1861), the main object being to provide for the education and maintenance of female children of poor but respectable parents, with a view to their becoming house servants.

The income was accumulated for a period of years, and the Home, which is situate at Prestonpans, was opened in 1883.

The trustees are the Keeper, Deputy Keeper, and Commissioners of the Signet, and the management is entrusted to a committee of that body.

The income is derived from invested funds, and amounts to about £1,432 annually.

There are about 75 girls in the Home, and of that number about two-thirds belong to Edinburgh.

Children must be between the age of six and eight at the time of admission. The children are entirely maintained in the institution, except during five weeks' holiday, and they are taught the usual elementary subjects, and during the latter part of their stay are trained for domestic service. As there is a board school in the vicinity, it may be worth consideration whether it would not be better that they should attend the school, and merely receive domestic training in the Home.

Applications for admission are made on printed schedules, and, except in the case of two children whom the magistrates and Town Council of Dysart are entitled to recommend, each application must be recommended by one of the Commissioners of the Signet. Although forthcoming elections are advertised in the newspapers, the number of applications does not usually exceed the number of vacancies. The children belong to the poorest classes. In many cases (about 30 per cent. of those admitted) the father is dead, and the mother is receiving out-relief from the parish.

JAMES PATERSON'S FEMALE ORPHAN INSTITUTION.

Founded in 1872.

The charity was founded and endowed by a trust disposition made in 1872. The institution is conducted as a Home for the reception, maintenance, and training of orphan girls between 10 and 18 years of age. Six private persons are the trustees. The income is chiefly derived from house property, and amounts to about £1,740 gross, and after payment of outgoings and repairs, £1,000 net per annum.

The Home, which is situate at Viewforth, Edinburgh, is under the management of a matron, and contains accommodation for about 20 girls. There are usually from 16 to 18 inmates. The girls are entirely maintained and clothed. They attend a public elementary school until the age of 15, and then go through a course of domestic training in the Home until they leave, at about the age of 18, when they are provided with an outfit.

Vacancies are not advertised, and children are usually recommended for admission by the trustees and their friends. Applications are made on printed schedules, which must be vouched by two responsible persons, and a medical certificate, and certificates of

the parents' marriage and death, and of the girl's birth are required.

In some cases the girls are the children of parents who have been reduced from better circumstances; while in others they belong to the poorest class, and it is stated that these often turn out best. The children are usually such as have not been chargeable on the parish. There is no residential qualification, but practically all of them belong to Edinburgh.

CARSE GREENSIDE INDUSTRIAL SCHOOL.

Founded in 1873.

The school was founded by the late Thomas Carse, who by trust disposition in 1862 directed his trustees to apply the residue of his estate in purchasing a site for and in building and endowing an industrial school within the district of Greenside, in the City of Edinburgh, to be named and designated the "Carse Greenside Industrial School," for the education and industrial upbringing, and, if thought advisable, maintenance or partial maintenance of necessitous children whose parents have been or may be resident within the said district or its neighbourhood.

The school was erected in 1873, and provides accommodation for between 30 and 40 children. It is under the management of ten trustees, assisted by a ladies' committee.

The income is approximately as follows:—

	£
From endowment - - - - -	145
Subscriptions - - - - -	35
	<hr/>
	180

There are also occasional receipts from bazaars and from legacies.

The institution, which is not certified, is conducted as a Home for the reception and maintenance of girls who attend a board school and receive a training fitting them for domestic service. There are at present 17 girls in the institution.

THE RED HOUSE HOME FOR DESTITUTE BOYS, MUSSELBURGH.

Founded in 1874.

This Home was established for the reception of destitute boys between the age of six and ten years. Orphans or boys whose parents are either so poor or so vicious as to be unable to support and train them for future usefulness or whose surroundings are very undesirable, are alone eligible for admission.

There is room in the Home for 60 boys, and there is also a separate Home for 20 old boys apprenticed to trades in Musselburgh. Most of the boys come from Edinburgh or the neighbourhood.

Before a boy can be admitted a schedule has to be filled up giving very full information as to the boy's circumstances, and certified by two responsible persons. No voting or promise of money payment is required to obtain admission. On October 31st, 1907, there were 65 boys under the care of the Institution, 12 being apprentices. Although called apprentices these boys are not bound under indentures. They pay the whole of their earnings over to the Home, but a small sum is returned to them as pocket money. Some of the lads are emigrated.

The income for the year ending October, 1907, was: Subscriptions, donations, etc., £568; interest and rents, £92; legacy, £25; payment for boys from Parish Councils and private persons, £84; and apprentices' and boys' earnings, £233. Total, £1,002.

ROBERTSON ORPHAN HOME FOR GIRLS.

Founded in 1875.

This Home, which is situated at Musselburgh, belongs to the Church of Scotland. There is accommodation for 21 girls. The age of admission is from four to nine years. About two-thirds of the children come from Edinburgh.

A few cases of motherless children have been admitted, but it is not the practice now to take such cases as several fathers have gone off and left the children in the Home.

As a rule a payment of 2s. 6d. is made for each child. The Edinburgh Parish Council are at present paying for three children. Most of the children enter domestic service when they leave.

The income for the year ending December 31st, 1906, was: subscriptions, £341; interest, £19; and board of orphans, £36. Total, £396.

ST. TERESA'S ORPHANAGE.

Founded in 1887.

The Orphanage was founded by the late Miss Mary Hamilton Bell, who by a trust disposition in 1887 made provision for the endowment and carrying on of the work of the Charity.

The Home, which is situate at Morningside, is for the reception of female orphan children (including such as have lost one parent), under the age of 14 years, and belonging to the Roman Catholic Church.

The trustee is the Roman Catholic Archbishop of Edinburgh and St. Andrews for the time being, and three gentlemen appointed by him act as managers.

The income amounts to about £700 a year, and is derived from endowment with the exception of about £20 from Government grants and £60 from voluntary contributions. A debt of £480, arising from excess of expenditure over income, is due to the factor of the Trust.

There are about 45 girls in the Home, almost all of whom come from Edinburgh and district. The children belong to the poorest classes. In many cases the mother is dead and the father cannot look after them properly. They are admitted on the recommendation of clergy, and of the Society for Prevention of Cruelty to Children, and others. In some cases they have been receiving parochial relief, and payments for maintenance are received from the parish.

The children are usually taken at a very early age. They are entirely maintained, clothed, and educated, and at the age of 14 situations are obtained for them, usually in domestic service.

THE CHRISTIE FEMALE INDUSTRIAL HOMES.

Founded in 1891.

This Institution, which comprises a Home at Portobello, and two Homes at Haddington, was founded and endowed in 1891 by the late Mr. John Christie, and is regulated by a deed of constitution executed by the founder.

The deed provides that the Homes shall be for orphan or fatherless girls from nine to fifteen years of age, natives of the counties of Midlothian, East Lothian, Perth, and Kinross to have a preference, and in default of sufficient applications on behalf of such girls, daughters of poor but respectable parents who have not at any time received parochial aid may be admitted, natives of the said counties to be always preferred. The object of the Homes is to afford the girls a good, common, and Christian education, and to train them for domestic service and for the duties of working men's wives.

The trustees are six private persons, of whom four are resident in Edinburgh.

The gross yearly income derived from property invested in the names of the trustees of the Charity is about £2,550, and a further sum of a little over £2,000 a year out of the income of property invested in the testamentary trustees of the founder is applicable for the purposes of the Homes, making the total income about £4,550.

The number of girls at present in the Homes is 135, of whom about two-thirds come from Edinburgh.

The girls are maintained in the Homes, clothed, and trained for domestic work, and they attend Board Schools for the ordinary subjects of instruction.

The expenditure of the Charity is approximately as follows:—

Expenses of management, including secretarial and legal work, medical and dental attendance, auditor's fees, trustees' travelling expenses, expenses of founder's day, etc.	£500
Household expenses, including salaries and wages	2,600
Clothing	390
Taxes, insurance, etc.	273
Repairs and improvements	417
	<hr/>
	£4,180

Surplus income is accumulated or applied in additions to the buildings.

A circular letter containing particulars of the Charity has been addressed to ministers in the districts to which preference is given. Applications for admission are made on printed schedules, which must be signed by a responsible person as proposer, and by the parent or guardian of the child. The children afterwards attend before an admission committee of two trustees, and, if approved, they are admitted on passing a medical examination.

The children belong to the working classes, and preference is given to such as are orphans or fatherless. They enter between the ages of eight and twelve or thirteen, and stay until sixteen or seventeen, when they usually go into domestic service. The Homes are frequently visited by one or other of the trustees, and steps are taken to keep in touch with girls who have left.

THE EDINBURGH ASSOCIATION FOR PROVIDING BOARDING HOMES FOR WIDOWERS' CHILDREN.

Founded in 1897.

The Homes, which are situated in Edinburgh, managed by this Association are intended for the children of widowers of the poorer class, resident in Edinburgh, who cannot otherwise provide for the respectable upbringing of their children.

If the candidate for the admission of his children has a suitable female relative, able to take charge of his home, the children are not admitted.

A very full application form has to be filled up by the father, who must give a reference to a responsible person, and inquiry is made of his employer as well.

Children are admitted between the ages of 2½ and 12 years. The Homes accommodate 45 children. Those of school age attend the neighbouring Board school.

The fathers pay sums varying from 2s. to 5s. a week, according to their wages. A reduction is made in the case of several children coming from the same family. The payment covers the cost of clothing as well as that of board. The average full weekly wage of the 18 men who had children in the homes in February, 1908, was said to be 27s. The actual wage received, allowing for holidays, slack time, etc., according to the men's statements, was 21s. a week on the average. Each father is expected to visit the home on Saturday afternoons to see his children and make his payments.

If a man falls out of work the sums due are allowed to run on, on the understanding that he is to pay up the arrears as soon as he gets into work again. In some cases, when the father has given trouble, an arrangement has been made, with his consent, with his employer, to deduct the amount from his wages. During the first eight years 13 children had to be removed because the fathers did not keep the rules as to payments, etc. Altogether, since the foundation of the homes, the bad debts have amounted to about £50. Considerable trouble seems to be taken not to relieve relations of their responsibility for the children. The applications for admission greatly exceed the accommodation. In the course of the first seven years 147 children were admitted out of 726 for whom application was made.

During the year ending May 31st, 1907, the income was: Subscriptions and donations £415, interest £3, and payments from fathers £294: total, £710.

ST. VINCENT'S HOME FOR CHILDREN.

Founded in 1903.

This is a Roman Catholic Home, managed by the Sisters of Charity of St. Vincent de Paul. There is accommodation for 74 children (boys and girls) in the Home, and five are boarded out. Nearly all the children come from Edinburgh. Children other than Roman Catholics are occasionally received, but at the time of our visit they happened to be all Roman Catholics.

Inquiries about the children are made through priests and sisters.

The age of admission is from three to fourteen years. Children of school age attend St. Columba's School in the immediate neighbourhood.

Most of the children are those of widowers, others are the children of widows, and a few are illegitimate. In all cases a payment of 4s. a week is asked for, but after a time, in many cases, only 1s. a week is paid, and it often happens that ultimately the payment ceases altogether. Some of the fathers have disappeared and

others are known to be taking unfair advantage of the Home, but the sisters do not like to return the children, who would suffer. In one case three children were sent back to a father who would not pay for them.

It is difficult to say what is the expense of keeping up the Home, as help is given in kind, and some of the sisters who teach in St. Columba's School help towards the cost. It was estimated, however, that the cost was about £650 a year. Towards this about £150 was received in payments for children.

HOMES FOR WORKING LADS.

EDINBURGH INDUSTRIAL BRIGADE HOME FOR WORKING LADS.

Founded in 1867.

As a detailed account of the working of this Home for destitute lads has been submitted to the Commission, the present report is confined to a brief summary of the scope and operations of the institution.

There are about 150 boys in the Home, of whom two-thirds or thereabouts come from Edinburgh. The number of applications is so large that steps are being taken to provide increased accommodation.

The boys are occupied in a large number of trades and employments in the city, most of them being apprenticed to skilled trades, which they are specially encouraged to adopt. The boys are entirely maintained and clothed in the Home, and they receive a proportion of their earnings as pocket money. They attend evening classes in technical and other subjects, and they receive religious instruction on Sunday.

The revenue for the year 1906-7 was as follows:—

	£
Subscriptions and donations - - -	954
Boys' earnings - - - - -	1,814
Rents and interest - - - -	146
Legacy - - - - -	701
	<hr/>
	£3,615

CATHOLIC WORKING BOYS' HOME.

Founded in 1889.

The Home, which is situate in Lauriston Place, Edinburgh, is for the reception and maintenance of Roman Catholic boys who have no homes or whose home surroundings are undesirable.

There is accommodation for 60 boys, and there are at present about 50 inmates, who, with but few exceptions, belong to Edinburgh.

Boys are not admitted under 14 years of age. They stay in the Home usually for three years, and sometimes for a longer period. The Home is certified under the Industrial Schools Acts, but the number of boys admitted under magistrates' orders is small. In the case of some of the younger boys payments are received for the parishes liable for their maintenance.

The boys are entirely maintained in the Home, and where a lad shows any aptitude he is put to learn a skilled trade. They receive pocket-money out of their earnings, and where the weekly wage exceeds 8s. the surplus is placed in the savings bank for the boy's benefit.

The income in 1906 was as follows:—

	£
Subscriptions and donations - - -	262
Boys' earnings - - - - -	684
Government grants, payments by Parish Councils, etc. - - - - -	19
	<hr/>
	£965

LODGING HOMES FOR YOUNG WOMEN.

THE EDINBURGH YOUNG WOMEN'S CHRISTIAN ASSOCIATION.

Founded about 1887.

The Forth Street Institute.

This is one of two institutes managed by the above association, which are intended "to provide good accommodation and good food at moderate prices for girls in various professions and lines of business." The institute which contains 28 beds is made use of by servants out of situation, factory girls, and a few

girls engaged in business. The charge for board and lodging is from 6s. 6d. to 10s. 6d. a week, according to the accommodation provided.

During the year ending December 31st, 1906, the number of girls received was 354.

The institute very largely pays its way, and during 1906, out of a total income of £348, the subscriptions and donations amounted to £47, and interest £2; total, £49.

The institute in George Street appears to be practically self-supporting.

CHALMERS HOUSE.

Founded in 1895.

The object of the institution is to provide at moderate charges a comfortable home for respectable young women and girls employed in shops and all kinds of business in the city, and to surround them with Christian influence and guidance.

Accommodation is provided for about 20 girls, besides two matrons and a servant. The charge for board and lodging for each girl is 6s. or 7s. per week. There are at present 16 girls in the house. Their average age is 19, and average earnings 9s. 6d. per week.

The income in 1906 amounted to £400, provided as to three-fourths by payments from boarders, and one-fourth by subscriptions and donations, and the expenditure slightly exceeded the income.

ST. ANNE'S HOME FOR WORKING GIRLS.

Founded in 1904.

This Home was started by the Sisters of Charity of St. Vincent de Paul with the object of helping respectable working girls and servants out of employment. The inmates are not exclusively Roman Catholics. There is room for 22 girls, who, as a rule, pay 6s. or 7s. 6d. a week for board and lodging, but some are admitted free.

During 1907 the number of girls who passed through the Home was 76.

The income for the same year was (apart from girls' payments, £131) £177 from donations.

REFORMATORY INSTITUTIONS.

GIRLS' REFORMATORY SCHOOL, LOANHEAD.

Founded about 1840.

This is a certified school for juvenile female delinquents. The school is under the management of a committee. It accommodates 45 girls, of whom about one-third come from Edinburgh.

The school is supported by grants from Government and from local authorities, laundry receipts, £192, and income from property and investments, which in 1906 amounted to £56.

EDINBURGH ORIGINAL RAGGED INDUSTRIAL SCHOOLS.

(DR. GUTHRIE'S SCHOOLS).

Founded in 1847.

(Certified under the Industrial Schools Act, 1866.)

The object of these schools is "to reclaim the neglected or profligate children of Edinburgh, by affording them the benefits of a good common and Christian education, and by training them to habits of regular industry, so as to enable them to earn an honest livelihood, and fit them for the duties of life."

There is a school at Liberton for boys with accommodation for 200, and a school at Gilmerton for girls with accommodation for 75. The majority of the children come from Edinburgh.

Nearly all the children are admitted on the order of a magistrate, and have to remain until they are 16 years of age, unless they are allowed out on licence. After they leave the managers keep in touch with them until they reach the age of 18.

The boys are trained as gardeners, tailors, shoemakers, joiners, and musicians. The girls are trained for domestic service.

The Government make a grant of 3s. 6d. a week for all cases committed under the Industrial Schools Act. In other cases a payment of 5s. a week is asked for.

At the end of 1906 both schools were full. The income for 1906 (apart from Government grants £3,020, and payments for cases from local authorities £198) was: Subscriptions and donations £569, interest £23,

legacies £154, and industrial earnings £255; total £1,006.

WELLINGTON REFORMATORY FARM SCHOOL.

Founded in 1859.

This institution, which is situate at Penicuik, is a certified reformatory school accommodating 110 boys. There are usually from 35 to 45 boys from Edinburgh in the school.

In addition to Government grants and receipts from local authorities, the income includes subscriptions £78 (in 1906), industrial profits £102, dividends and interest £35; total, £215.

LEITH INDUSTRIAL SCHOOL ASSOCIATION.

Founded in 1861.

(Certified under the Industrial Schools Act, 1866.)

Certified industrial schools, for boys and girls respectively, situate at Leith, are conducted under the management of a committee appointed by subscribers. The numbers in the schools on December 31st, 1906, were: Boys, 128; girls, 60. Rather more than half the children come from Edinburgh.

The schools are mainly supported by Government grants, and the excess of expenditure over receipts is provided by voluntary contributions.

The receipts in 1906 included:—

Subscriptions	-	-	-	-	-	£181
Donations of Town Councils	-	-	-	-	-	100
Interest	-	-	-	-	-	55
Legacy	-	-	-	-	-	167
Industrial earnings	-	-	-	-	-	99
Total	-	-	-	-	-	£602

THE "MARS" TRAINING SHIP INSTITUTION.

Founded in 1869.

(Certified under the Industrial Schools Act, 1866.)

The "Mars," which is anchored in the River Tay, is largely made use of for Edinburgh boys, and receives considerable support from the city.

Boys between 11 and 14 years of age, of any religious denomination, and from all parts of the country, are eligible for admission.

There is room for 400 boys, nearly all of whom are sent under the Industrial Schools Act. On December 31st, 1907, the number of boys from Edinburgh was 71.

In addition to being trained in seamanship, the boys are instructed in tailoring, shoemaking, and metal—and woodwork. There are also brass and pipe bands. A Home at Cardiff is maintained for the purpose of sending boys to sea, and during 1905 the number of boys who passed through the Home was 71. The majority of the boys get work on shore.

The income for the year ending December 31st, 1906 (apart from Government grants £6,731), was: Subscriptions and donations (including £420 from Town and County Councils) £1,119, dividends £433, legacies £367, and payments for "voluntary boys" £127; total £2,046. The total cost of maintaining a boy is rather more than £20 a year.

ST. JOSEPH'S INDUSTRIAL SCHOOL AND ORPHANAGE FOR ROMAN CATHOLIC BOYS, TRANENT.

Founded in 1889.

(Certified under the Industrial Schools Act, 1866.)

This is a certified industrial school for boys. The number of boys in the school is about 200 of whom between 70 and 80 were committed by the Edinburgh authorities. From the report for 1906 it appears that out of 120 boys who left the institution during the years 1903-4-5, 65 were in regular employment and 6 in casual employment, while the circumstances of 46 were unknown, and 3 were dead.

The school is mainly supported by Government grants, but among the receipts for 1906 were: Subscriptions and donations £155, interest £32, and industrial earnings 88; total, £275.

EDINBURGH MAGDALENE ASYLUM.

Founded in 1797.

The laws of the institution provide that its object "shall be to afford an asylum for women who, after deviation from the paths of virtue, express and mani-

fest a desire of reformation; and the society's endeavours shall be directed to the attainment of this most important object, by moral, religious, and industrial training."

The report of the society for 1907 contains the following summary of the work of the institution during the past year:—

The number of inmates in the Home on November 11th, 1906, was	-	-	-	119
Since then there have been admitted	-	-	-	131

250

Of whom two stayed for two years and were sent out to Canada, and 59 stayed for 18 months and were placed in situations, or restored to their friends	-	-	-	61
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189

Of the remainder there were taken home (by their friends) before expiry of full period of 18 months	-	-	-	24
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Sent to hospital	-	-	-	9
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Sent to other work	-	-	-	2
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Dismissed	-	-	-	2
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Restless and left	-	-	-	29
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66

Leaving in the Home on November 11th, 1907	-	-	-	123
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It is a matter of concern to the directors that some of the girls stay such a short time in the situations to which they go. Whilst in the Home they behave well, work cheerfully and faithfully, and, apparently, appreciate all that is done for them. But when they are removed from the influence of the Home their resolutions appear to give way and, perhaps from meeting old acquaintances, or otherwise, they are apt to fall into former habits. At the same time the directors rejoice to hear good news of many who have left and are doing well.

The expenditure on, and incidental to, the maintenance of the asylum for the year above referred to amounted to £7,270, and the receipts were as follows:—

Laundry work	-	-	-	-	£ 6,782
Subscriptions and donations	-	-	-	-	168
Interest on investments	-	-	-	-	297
Legacy	-	-	-	-	425
					£7,672

EDINBURGH INDUSTRIAL HOME FOR FALLEN WOMEN.

Founded in 1856.

The Home is situate at Alnwick Hill, near Liberton. The following particulars are taken from the Report of the committee of management for 1906:—

The number of inmates at December 31st, 1905, was	-	-	-	-	38
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The number received into the Home during the year 1906 was	-	-	-	-	40
--	---	---	---	---	----

78

Of whom—

Were sent to service (after the usual period of probation)	-	-	-	-	14
--	---	---	---	---	----

Received by parents or friends	-	-	-	-	4
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To work	-	-	-	-	3
---------	---	---	---	---	---

Sent to poorhouse	-	-	-	-	1
-------------------	---	---	---	---	---

Sent to hospital	-	-	-	-	1
------------------	---	---	---	---	---

Died	-	-	-	-	1
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Left of their own accord	-	-	-	-	*16
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40

*Some of these were only a short time in the Home, and showed no desire to settle or reform.

In the Home at December 31st, 1906-	-	-	-	-	38
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The expenses of maintenance are provided chiefly by receipts for washing done by the inmates, which

amounted in 1906 to £1,565, and in the same year £87 was derived from subscriptions and donations, and £30 from interest on investments.

ST. ANDREW'S HOME AND HOUSE OF MERCY, JOPPA.

Founded in 1858.

This is a penitentiary Home, accommodating about 30 women and girls, who, after a period of training and probation, are sent to their parents or friends, or placed in situations. The Home is managed by a mother superior and sisters, under the direction of a council, consisting of the Bishop of Edinburgh and others, members of the Episcopal Church in Scotland.

The income consists of subscriptions and other voluntary contributions, amounting in 1906 to £420, and revenue from laundry work, amounting in the same year to £964.

FALCONER RESCUE HOME.

Founded in 1861.

The object of the Home is to afford an asylum for women who, after having deviated from the paths of virtue, express and manifest a desire for reformation. Women are received on probation for eighteen months, and employed in laundry work, etc.

The number of inmates in the Home on 31st December, 1905, was	26
Admitted during the year (as compared with 60 for 1905)	71
	—
	97
Of these there stayed the full eighteen months, and were placed in situations	12
Taken home by friends before expiry of full time	10
Left to work in laundries	16
Sent to other Homes, infirmary, and elsewhere	29
	—
	67
	—
Leaving in the Home at 31st December, 1906	30
	—

The average weekly attendance was 28.

The income consists chiefly of receipts for laundry work, which in 1906 amounted to £1,078, and in the same year certain special donations (including a grant of £15 from the Town Council), amounting to £347, and subscriptions of £20, were received.

SPRINGWELL HOUSE RESCUE HOME.

Founded in 1877.

The Home is situate in Edinburgh, and is supported by voluntary contributions, which in the year 1906-7 amounted to £138. The object of the Home is to provide a temporary shelter for those who have gone astray, and who desire to reform, until the Committee can make further arrangements for them. In some cases they return to their friends, but the majority go to one of the permanent Homes, such as the Magdalen Asylum, where, if they remain for eighteen months, they are provided with outfits and sent to situations.

During the past year 221 women and girls passed through the Home.

Of these:—

Returned to their friends	9
Left for other institutions	183
Left for service or other employment	5
Left of their own accord	24
	—
	221
	—

HOUSE OF MERCY, ST. CATHERINE'S CONVENT.

Founded in 1880.

The House of Mercy is an institution for the assistance of poor girls of good character in danger from their bad surroundings. The girls are trained for domestic service and for laundry work. Those who for various reasons are unfitted for situations are allowed to remain permanently in the institution.

There is accommodation for 47 inmates. The age of admission is from fourteen onwards. Though a Roman Catholic institution, persons of any creed are received. As a rule no payment is received for inmates.

The income for 1907 was: Subscriptions, £52; laundry earnings, £985; £234 payments from lady boarders and girls who receive a salary in the laundry; total, £1,271.

SACRED HEART HOME, MOUNT VERNON.

Founded in 1895.

The Home, which is situate at Liberton, is for the reception, maintenance, and reformation of fallen women who have given way to drink. The premises form part of the property of the Roman Catholic Archdiocese of St. Andrews and Edinburgh, and the management is vested in the Archbishop and other members of the Finance Committee.

The Home is under the supervision of a mother superior and six nuns, and is usually occupied by from sixty to seventy women and girls, who are drawn almost exclusively from Edinburgh, and are taken in on the recommendations of clergy, missionaries, and police court officials. The revenue, which amounts to about £1,300 a year, is derived chiefly from laundry work done by the inmates, supplemented by about £30 from voluntary contributions and £50 received in a few cases for board. No rent is charged for the use of the premises.

The endeavour is made to induce those who are admitted to remain in the Home for a period sufficient to secure their reformation, and thereafter to provide them with outfits and place them in situations. In this way situations have been obtained for ten of the inmates annually on the average of the last three years. In too many cases, however, girls remain but a short period, and then return to their former life. If, as is frequently the case, they come back to the Home, they are re-admitted. With a view to inducing them to remain in the home for a substantial period the managers have under consideration proposals for classifying the inmates and placing a portion of the earnings to the credit of such as are well conducted and continue for some time in residence.

THE EDINBURGH RESCUE SHELTER.

Founded in 1895.

The object of the institution is to provide a temporary safe abode where girls rescued from an evil life may remain until their future is provided for by transfer to a penitentiary or Magdalen asylum or otherwise. There is room for twenty-eight inmates.

The number of cases received into the shelter during the year 1906-7 was 173, and the results, so far as the statistics show, have been favourable:—

There were returned to parents or friends ...	53
„ were sent to Homes	44
„ went to situations	25
„ were sent to hospital	5
„ were sent to poorhouses or asylums, etc.	13
„ returned to husbands	2
„ went away	3
„ were handed over to police	2
„ was married	1
„ died	1
„ were left in shelter at close of year ...	24
	—
	173

The number of cases dealt with in the previous year was 185.

The income for the year 1906-7 was as follows:—

Subscriptions and donations	£229
Legacy	425
Receipts for special cases, board, etc.	131
Profits of laundry	61
	—
	£846
	—

THE LAURISTON HOME FOR MATERNITY RESCUE WORK Founded in 1902.

This Home has for its object "to secure for unmarried girls about to become mothers for the first time (especially if friendless and deserted) the opportunity by temporary residence in the Home, of being influenced for good until they enter the Maternity Hospital; and on their return from the hospital of being sufficiently restored to health to work respectably for the maintenance of themselves and children." In one or two special cases girls are taken in a second time.

There is room in the Home for twelve inmates, and it is said to be always full. The payment is 5s. a week, but occasionally the payment is dispensed with.

During the year ending June 30th, 1907, the number of girls dealt with was seventy-one, who mostly came from Edinburgh. Of these forty-five were domestic servants. Out of the sixty-one who left the Home thirty went back to service and twenty-three went to friends. No difficulty is experienced in finding situations for the girls.

During the same period the subscriptions and donations were £166, interest £8, and payments from or for inmates £138—total £312.

LIVINGSTONE HALL HOME FOR FRIENDLESS GIRLS. Founded in 1903.

The object of the charity, which was founded in connection with the Livingstone Hall Primitive Methodist Mission, is to provide a temporary Home for friendless girls (without regard to denomination) who are placed in circumstances of special need, danger, or distress.

The general management rests with a committee, appointed in about equal proportions by the said mission and by subscribers, and there is also a ladies' committee.

A house in Warrender Park Road, Edinburgh, is rented for the purpose of the Home. Accommodation is provided for ten or twelve inmates under the supervision of a matron.

There are at present ten inmates. During the year 1906-7 seventy-four girls passed through the Home.

The matron frequently attends the police court, and girls who have got into trouble, or who are in bad surroundings, or have come to Edinburgh in search of a situation and find themselves without friends or money, are recommended to the home by the police or mission workers. The object of the Home being primarily preventive rather than curative, fallen women are not admitted.

The period during which girls stay in the Home varies from a few days to several months, the girls in some cases being sent back to their parents, while in others situations are found for them. Arrangements are made for keeping in touch with girls who have left the Home, and most of them are doing well.

The receipts for the year 1906-7 were as follows:—

Subscriptions and donations	£78
Proceeds of concerts, etc., and repayment of loan	32
Casual receipts, per girls	17
	<u>£127</u>

The expenses of and incidental to the maintenance of the Home for the same period amounted to about £140.

YOUNG WOMEN'S CHRISTIAN ASSOCIATION PROTECTIVE WORK.

This work, which was commenced in 1896, is under the management of a lady superintendent, acting under the direction of a committee of ladies. A room is provided in which a girl can be safely housed for a short time until other arrangements are made, and in other ways advice and assistance are given to girls with the object of protecting them and removing them from dangerous surroundings.

The expenses are defrayed by voluntary contributions, which in 1906-7 amounted to £25, and some small sums are received in repayment of board and expenses of girls.

CHURCH OF SCOTLAND WOMAN'S GUILD COTTAGE. Founded in 1904.

The guild cottage is a Home for inebriate women located at Comphall, Polmont. There is room for ten patients, who must not be over fifty years of age. About half the cases come from Edinburgh. Patients have to agree to stay at least a year in the Home.

The payment is 5s. a week, some cases are admitted free.

The income for the year ending December 31st, 1906, was: Subscription £234, payments for board £44, sale of patients' work £32—total £310.

NAVITIE TEMPERANCE HOME FOR WOMEN. Founded in 1876.

This Home for the reception and reformation of inebriate women was started in Peeblesshire in 1876, and was removed to its present situation in Fifeshire in 1903. It accommodates twelve women at charges ranging from 7s. to 21s. per week. Most of the inmates belong to the wage-earning class. Patients are required to sign an undertaking to remain for a stipulated period, and most of them stay for twelve months, or in some cases longer. Out of 44 women admitted during the last five years 20 belonged to Edinburgh.

The receipts for the year 1905-6 were as follows:—

Subscriptions and donations - - -	£201
Board received from inmates - - -	165
Sale of work - - - - -	12
Interest and dividends - - - - -	14
	<u>£392</u>

EDINBURGH DISCHARGED PRISONERS' AID SOCIETY. Founded in 1876.

This society employs an agent for male cases and an agent for female cases, who visit the prison with a view to assisting the prisoners. Cases are also brought to the notice of the society by the Governor of the prison and by the chaplains.

During 1906 the number of applications was 1,732, of which 1,696 were assisted as follows:—

	Males.	Fe- males.	Total.
Re-employed by former masters -	59	93	152
Obtained work - - - - -	156	100	256
Sent to different parts of the country with railway passes furnished by the prison authorities and given clothes by the Society	253	130	383
Hawkers and pedlars supplied with stock - - - - -	136	110	246
Left the city at their own charges	136	106	242
Sent out of city by friends - -	2	38	40
Sent to institutions - - - -	49	25	74
Re-committed to prison before work was found for them - -	41	23	64
Failed to obtain work and disappeared - - - - -	125	114	239
	<u>957</u>	<u>739</u>	<u>1,696</u>

Cases are frequently sent to the Church of Scotland and Church Army Labour Homes and to the Salvation Army Shelter.

The agent has power to deal at once with cases and to report to the Committee, which meets every month. Some of the most difficult cases to help are those of lads between the ages of 15 and 18. A good many of these are sent to the Church of Scotland Boys' Farm Home at Humble.

The work is said to be very disappointing, so many of the cases relapsing after a few months.

The income for 1906 was: subscriptions and donations, £169; interest, £11; legacy, £225; and Government grants, £95; total, £500.

GENERAL PURPOSES.

(a) Maintenance, Apprenticeship, and Advancement of Boys and Girls.

HERIOT'S HOSPITAL.

The hospital was founded by George Heriot (who died in 1624) for the maintenance, relief, and bringing up and education of poor and fatherless boys, free-men's sons of the town of Edinburgh.

The foundation is now regulated by a scheme prepared under the Educational Endowments (Scotland) Act, 1882, and approved in 1885.

The Governing Body is composed of 21 members representative of the Town Council and other public bodies in the city.

The total income of the trust exceeds £40,000 per annum, the greater part of which is applicable for purely educational purposes. In addition, however, to provision for the maintenance of schools and bursaries, the scheme contains provision for the support, clothing and apprenticing of poor scholars on the foundation.

The number of foundationers is not to exceed 150 boys and 50 girls, who are to be poor orphans or fatherless children of burgesses of Edinburgh, not being in receipt of parochial aid, and in such circumstances that aid is necessary for their education and maintenance. They are to receive free education, and grants not exceeding £20 each, or £25 in cases where both parents are dead, may be made for their clothing and maintenance. Provision is also made for the payment of apprenticeship allowances to foundationers.

The full number of foundationers, viz., 150 boys and 50 girls (or 53 girls, including three on a subsidiary foundation), is maintained, and there are also at present 145 boys apprenticed at the cost of the trust and serving their term. It is proposed to apply to the Court for permission to increase the number of girls on the foundation to 150.

The expenditure on the foundationers in the year 1906 (exclusive of the cost of providing free education in the school of the trust) was as follows:—

Allowances:—	£
Boy foundationers - - - -	2,992
Girl foundationers - - - -	1,000
School fees, etc., of girl foundationers -	49
Miscellaneous expenses - - - -	298
Apprentice fees - - - -	1,024
Girls on Lear Foundation - - - -	22
	<hr/>
	£5,385

Elections of foundationers are held annually, and are extensively advertised. On the last occasion there were thirty-three vacancies for boys and eighty-six applicants, and twelve vacancies for girls and forty-two applicants.

Applications are made on printed forms of petition setting forth full particulars of the applicant and his (or her) family, and a certificate is required from a minister and two other persons recommending the applicant as properly eligible for admission. A list of the applicants is framed from these particulars, and the list, with reports by the medical officer and headmaster regarding the health and attainments of the candidates, is placed before a committee consisting of ten or twelve of the governors. Candidates who fall below the standard of physical or educational fitness are eliminated, and they are also excluded if members of the same family are receiving assistance from any similar institution. The remaining cases are allotted among the members of the committee for inquiry, and each is visited personally at home by one of the members. A second meeting is then held, and the circumstances of each case as disclosed by the particulars on the form and the report of the visiting governor are carefully considered, and after classifying the cases the final selection is made. The children belong to working class families with incomes varying from a very small sum to £60 or £70 a year. They must be orphans or fatherless, and the father must have been

on the burgess roll, or the father or mother must have been an inhabitant householder within the burgh for three years, and not in receipt of parochial relief within one year of the date of application.

The places on the foundation are tenable between the ages of eight to fifteen for boys, and seven to fourteen for girls, subject to possible extension in special cases.

The boys receive free education at the day school of the trust, and the girls at schools approved by the governors, and in each case a maintenance allowance of £20 per annum is paid.

The boys on the foundation are apprenticed usually at the age of fifteen, and for a term of five or seven years. During apprenticeship each boy receives from the trust a sum not exceeding £50 in annual instalments. Where possible the apprenticeship is by indentures between the boy and the master, and in other cases an agreement is made between the governors and the boy. The apprentice receives wages, commencing at about 3s. 6d. per week and rising to 10s. or 12s. The boys are encouraged to become apprenticed to skilled trades rather than to clerical occupations. There is a growing movement in Edinburgh in favour of apprenticing.

The governors require the apprentices to attend evening classes in technological subjects, and they receive half-yearly reports from the master, the boy, and the mother or guardian.

Many of the foundationers have done well in after life, and occupy good positions.

THE MERCHANT MAIDEN HOSPITAL.

The hospital was founded in 1695 by the Merchants' Company and Mary Erskine, and is regulated by a deed made in 1707, and by subsequent statutes and orders.

Under a Parliamentary Order in 1870 the hospital was converted into day schools for girls. The income from endowment is mainly applicable for the maintenance of the schools, but provision is also made for the board and education of foundationers. Some of these are appointed on private rights of presentation without restriction to any privileged class, and, apart from these, the girls eligible to the benefits of the foundation by ordinary election are the female children or grandchildren of such who are or were merchant burgesses of Edinburgh, or ministers of Edinburgh, Canongate, Leith, or West Church, or who have been governors of or benefactors to the hospital, but children or grandchildren of burgesses only or of burgesses and guild brethren admitted subsequently to 1881, and who have not been admitted members of the Merchants' Company are not eligible.

The number of foundationers on December 31st, 1907, exclusive of 21 girls appointed by competitive examination without a poverty test, and exclusive of those whose rights had been commuted for scholarships, was 45. Of these 30 were appointed under rights of private presentation vested in the Merchants' Company and others, and the remainder were elected by the governing body, which consists of representatives of the Company and of the Town Council, and others.

The girls live in Edinburgh with their parents, or are boarded with families approved by the governors, and receive, in addition to free education at the day school of the trust, an allowance for maintenance of £31 per session if residing with relatives, or £38 per session if with strangers. On leaving, each foundationer receives £9 6s. 8d., with the exception of certain presentees, each of whom receives £14 6s. 8d. The age for appointment is usually 12, and for leaving 17.

Vacancies on the foundations of the various hospitals of the company are advertised annually in the newspapers.

The children who are presented under rights of patronage are required merely to produce evidence of age, and to pass a qualifying medical and educational examination. Girls appointed by the governors are usually elected from the privileged class of children or grandchildren of members of the company, and applications on their behalf are made on forms of petition showing the qualifications of the applicant, and containing a statement (supported by particulars of income) that the parents are not in circumstances to enable them suitably to maintain and educate the girl. The petition must be attested by two subscribers having personal knowledge of the family.

The expenditure in respect of the foundationers, 43 in number, for the year 1906-7 was as follows:—

Maintenance allowances - - - -	£1,381
Outgoing allowances - - - -	56
Expenses of management, printing, etc.	41
	<hr/> 1,478

A sum of £559 was also applied in paying school fees of the foundationers.

GEORGE WATSON'S HOSPITAL.

The hospital was founded under a trust disposition made by George Watson in 1723 for entertaining and educating male children and grandchildren of decayed merchants in Edinburgh.

The statutes and orders by which the foundation is now regulated provide for the maintenance of two large day schools, for boys and girls respectively, and provision is also made for the appointment of boys on the foundation in the following order of preference:—

1. Sons and grandsons of burgesses and guild brethren who have been admitted members of the Merchants' Company.
2. Sons and grandsons of the ministers of the Old Church of Edinburgh; and
3. Sons and grandsons of burgesses and guild brethren who have not been admitted members of the company, but who were admitted as burgesses and guild brethren before 1881.

Foundationers must be between the ages of nine and 14 on admission, and must be in indigent circumstances.

The governing body of the hospital consists of the master, treasurer, and 12 assistants of the company, five members of the Town Council, the ministers of the Old Church, and the honorary treasurer of the hospital.

The foundation provides for boys benefits similar to those provided for girls by the Merchant Maiden Hospital, and most of the beneficiaries belong to the same class—viz., children and grandchildren of members of the Merchants' Company. There are about 580 members of the company.

The number of boys on the foundation is 30. They are admitted between the ages of 9 and 14. In addition to free education, each boy receives a maintenance grant of £31 per session, if residing with relatives, and £38 if with strangers; and on leaving each receives £7 for an outfit, and may receive £50 in yearly payments during apprenticeship, and at the age of 25 a sum of £50 to set up in business.

The expenditure on the foundationers in the year 1906-7, exclusive of £179 paid for school fees, was as follows:—

Maintenance allowance	£951
Outgoing allowances	70
Apprentice allowances	126
Management expenses	30
	<hr/> £1,177

DANIEL STEWART'S HOSPITAL.

Founded under a trust disposition made in 1811, and regulated by the said deed and codicil, and by subsequent statutes and orders.

The institution comprises a large day school for boys, and provision is also made for the maintenance and education of foundationers, who are to be poor boys residing in Edinburgh or its suburbs, including Leith, the children of honest, industrious, and well-behaved parents, whose circumstances in life do not enable them suitably to support and educate their children at other schools. The Governors are empowered to provide apprentice fees or outfits for the boys.

The master, treasurer, and assistants of the Merchants' Company are the governors of the hospital.

Applications for appointment on the foundation are made on printed forms of petition, which must be attested by two persons having personal knowledge of the circumstances, and certificates of character and health are also required.

There are 20 foundationers, each of whom receives a maintenance grant of £21 per annum, together with free education at the day school of the trust. The boys are usually the sons of clerks, shopkeepers, or the higher class of artisans, and in many cases the

father is deceased. The benefits may be enjoyed between the ages of nine and 15, and in special cases the period may be extended for one or two years.

The maintenance allowances of foundationers for the year 1906-7 amounted to £420, and £136 was expended in payment of school fees, and £23 in expenses of management, etc.

(b) Miscellaneous Charities.

EDINBURGH DAY NURSERIES ASSOCIATION.

Founded in 1880.

The day nurseries are intended for the reception as day boarders of young children, whose mothers, being widows or from other valid cause, are compelled to earn their own livelihood and are unable to look after their children during the day-time.

A charge varying from 2½d. to 4d. per day is made for each child. No children are taken free. Women with illegitimate children are allowed to make use of the nurseries. An application form must be filled up and signed by the parents or guardians of every child brought to a nursery for the first time.

There are four nurseries in different parts of Edinburgh, with a sub-committee and an honorary lady superintendent for each.

During 1907 the number of children attending the nurseries was 592 from 399 families, and the total number of attendances was 21,344. A good deal of clothing is given to the children.

The income for the year ending December 31st, 1907, was: Subscriptions, £307; interest and rent, £24; and payments for children, £255; total, £586.

In the course of the year the committee, with the help of the Charity Organisation Society, inquired into a large number of the cases of children attending the nurseries most frequently, and it is proposed to make a further and more systematic inquiry.

Dealing with this question in their report, the committee say that they are satisfied that, "although in one or two instances children are sent to the nurseries by mothers who would be better to stay at home and look after their houses than go out to employment, the great majority of cases are of dire necessity on the part, at any rate, of the mother having to earn a livelihood. Many of the mothers were without a bread-winner, while in other cases the father was ill or temporarily out of work. In the latter cases happily the attendance of the children at the nursery is coincident with the temporary cause. Far too many cases, however, appeared to be due to the idleness or intemperance of the head of the household. Many of the cases where the reason of attendance was given as 'Father idle' or 'out of work' have turned out to be due to the fact that the man won't work even though offered employment. The executive committee, while they do not see that it would do any good to refuse these cases, as it would only make matters worse to visit the sins of the fathers upon the children, have in contemplation, in the worst cases, to report the matter to the Society for the Prevention of Cruelty to Children, in the hope that something may be done to ensure that habitual disregard of parental responsibility shall not go unpunished. It is feared, however, that until some method of dealing with unemployables—such as the establishment of compulsory labour-homes—is introduced by legislation, no permanent improvement can be looked for in this respect."

EDINBURGH CHILDREN'S HOLIDAY FUND.

Founded in 1886.

This fund has for its objects "(1) to provide a fortnight's holiday during the summer for poor children, boarding them with cottagers in the country, and (2) to send poor children at any time during the year for a fortnight or longer to the Children's Village at Upper Keith, which is under a matron."

The children sent away in the summer are selected on the grounds (a) that they are in feeble health, requiring change of air; (b) that they have no friends in the country whom they can visit; (c) that they do not require any kind of medical treatment; and (d) that they have had no previous country holiday during the season.

Children must not be under five nor above twelve years of age if boys, or fourteen years if girls, unless in exceptional cases.

School teachers, missionaries, district nurses, and

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

others wishing to recommend children must fill up an application form. The selection of children rests with local committees. In each case a form has to be signed by the headmaster of the child's school to the effect that the child has been given permission to be absent on the ground of ailing health and inability to attend school regularly.

The country homes are under the supervision of correspondents, who meet the children at the station and look after them generally.

A sum of 5s. a week is paid for each child, to cover the cost of board, lodging, and washing.

In the selection of children the most necessitous are chosen. The parents are expected to contribute towards the cost according to their circumstances, but the children are not allowed to suffer if the parents who might be expected to pay do not do so. As a rule the parents who pay do not give more than 1s. or 2s. towards the fortnight's holiday.

The parents' and school subscriptions are put together in the accounts, but we were informed that the greater part of the £120 received under this heading for the year ending October 31st, 1907, came from the parents. Assuming that the whole sum represented parents' payments, this works out at an average payment of about 10d. per head for the 2,800 children sent away during the same period. The average cost to the fund for each child is about 12s. 6d. In many cases the children are supplied with clothing by the fund.

During the summer as many children as possible are sent to the Children's Village, where there are four cottages, with accommodation for about fifty children. At other times of the year the village is used for specially delicate children, who stay two weeks, or longer if necessary.

Of the 2,800 children sent away 800 went to the village.

The income during the year ending October 31st, 1907, was: subscriptions and donations, £1,695; parents and school subscriptions, £120; and interest, £28; total, £1,843.

There used to be co-operation with the Sabbath Morning Free Breakfast Fund, which also sends away children, but this has ceased to be the case, and there is now no exchange of lists between the funds.

SCOTTISH SOCIETY FOR EMPLOYMENT OF RESERVE AND DISCHARGED SOLDIERS.

Founded in 1885.

This society found permanent situations for 181 and temporary employment for 320 men during the year ending December 31st, 1907.

The income for the same period was: Subscriptions and donations £79, and interest and dividends £38; total, £117.

We were informed that 95 per cent. of the men helped reside in Edinburgh.

SCOTTISH CENTRAL BUREAU FOR THE EMPLOYMENT OF WOMEN.

Founded in 1899.

The bureau undertakes to help women to help themselves in the following ways:—

1. Supplying full information and giving practical advice as to spheres of work open to women at home and in the Colonies.
2. Acquiring and distributing accurate information as to the relative conditions of demand and supply.
3. Bringing employers and applicants for employment into communication by means of a reliable registry, advertisements, personal interest, etc.
4. Encouraging all women so to train for some definite work as to be prepared for a possible future need.

As a practical aid in carrying out the objects of the bureau a fund has been started from which loans without interest are advanced for the payment of training fees to women and girls who, though anxious to qualify for definite work, have not at their disposal the financial means for obtaining the necessary training.

Applicants pay a registration fee of 1s., and a small commission is charged to applicants and employers upon engagement. A charge of 1s. is made for advice or information.

During the year ending December 31st, 1906, the number of applicants registered, including 109 on the register on January 1st, was 365. Of these 47 were suited by the bureau, 84 were suited elsewhere, 137 were unreported, and 97 remained on the register on January 1st, 1907.

During the same period the number of employers registered, including 7 on the register on January 1st, 1906, was 129. Of these 47 were suited by the Bureau, 26 were suited elsewhere, 43 were unreported, and 6 remained on the register on January 1st, 1907.

Of the 256 applicants during the year, 101 were governesses and teachers; 96 were matrons, house-keepers, and companions; 14 were secretaries and typists; and 45 were lady servants, nurses, and helps.

The income for the year was: Donations and subscriptions £94, interest £1, and registration and other fees £27; total, £122.

From the loan fund £188 was lent to 9 trainees, and £73 was repaid. On December 31st, 1906, the balance of the fund amounted to £260, and £308 was owing by trainees.

CHURCH OF SCOTLAND WOMEN'S LABOUR BUREAU.

The object of this bureau, which is in Bank Street, is "to bring together those who need workers and deserving necessitous women who need work."

During 1906 there were 1,388 applications for workers, and in 1,130, of these workers were provided.

The expenditure on the bureau for 1906 was £60.

THE ROYAL EDINBURGH REPOSITORY FOR THE SALE OF GENTLEWOMEN'S WORK.

Founded in 1882.

The object of the repository is to promote the sale of gentlewomen's work of every description. There are nearly 300 members, whose work, which includes plain and fancy work, enamel, carving, leather work, etc., is on view at the repository in George Street.

All members must be gentlewomen of small means, and applicants for admission have to give full particulars as to parentage and income, and be introduced by a member of committee, or an associate, or a clergyman.

Members pay an entrance fee of 5s. the first year, and thereafter an annual subscription of 2s. 6d., together with a percentage of 1d. in the 1s. on work sold.

The income for the year ending December 31st, 1907 (apart from work sold), was: Subscriptions and donations, etc., £223, dividends and interest £44, and members' fees and subscriptions £41; total, £308. The sum paid to members for work was £1,768.

THE ROYAL EDINBURGH SOCIETY FOR THE SELF-AID OF GENTLEWOMEN.

Founded in 1893.

The object of this society is practically the same as that of the Royal Edinburgh Repository. The society has rooms where the work is on sale in Castle Street. In addition to selling the work of the members, the society also endeavours to obtain situations for them.

The income for the year ending October 31st, 1907 (apart from work sold), was: Subscriptions and donations £118, interest £1, and members' fees £30; total, £149. The sum paid to members for work was £776.

SOCIETY FOR THE SALE OF GENTLEWOMEN'S WORK.

Founded in 1874.

This society has no shop, but disposes of the work by means of an annual sale. The number of workers is limited to 125. At the sale held in 1907 work was sold to the value of £452.

THE PRINCESS HELENA SOCIETY FOR SALE OF LADIES' WORK.

Founded in 1880.

In the case of this society also the work is disposed of at an annual sale. Work to the value of £509 was sold at the sale in 1907.

PIERSHILL SOLDIERS' HOME.—SAILORS' AND SOLDIERS' HOME, MOUND PLACE.

These institutions, which provide beds, refreshments, and rooms for social recreation, are partly supported by charitable contributions. In 1906 these amounted in the case of the Piershill Home to £374, and in the case of the Sailors' and Soldiers' Home to £141.

CITY OF EDINBURGH CHARITY ORGANISATION SOCIETY.

This society is a development of an older one—"The Help," or "The Edinburgh Association for Improving the Condition of the Poor"—which had been working on much the same lines as the new society since 1867. The objects of the society are practically identical with those of the London Charity Organisation Society.

The Lord Provost is chairman of the Council, the meetings of which are held at the offices of the Town Council. The Council include six representatives of the Town Council, five of the Parish Council, ten of Charitable Societies, ten of Churches and Missions, one of the Merchant Company, one of the Royal College of Physicians, one of the Royal College of Surgeons, one of the University, two of the School Board, two of the Friendly Societies, two of the Trades Council, fifteen members of the society appointed by the Council, and representatives of the District Committees. The selection of the representatives rests with the Town Council and the other bodies mentioned above.

Five district committees have been formed, and another is to start operations in March (1908). It is hoped gradually to start other committees, as it is found that the present areas allotted to the committees are too large. The chief purpose of these committees is to bring about co-operation between the charitable agencies, and to act as charity clearing-houses for their respective districts.

The first Annual Report shows that the society has been very active in many directions, notably in conducting an inquiry and issuing a report regarding the physical condition of school children, in the organisation of lectures, and in setting on foot a scheme for the collection of subscriptions to charities through the society's central office.

Among other matters at present engaging the attention of the Council is that of extending the apprenticeship system, and it is hoped that a central apprenticeship agency may be formed for Edinburgh.

The society is becoming more and more used as a centre for inquiry and advice regarding the various charities in the city, but the charities have not as yet availed themselves of it to any extent for the purpose of ascertaining the character and resources of their applicants for pensions or other help. The trustees of the Robert Christie Bequest Fund send a list of applicants to the society with a request for reports on any cases already on its books, but no inquiry is made regarding those which are not known to the society. The Edinburgh Day-Nurseries Association has also on two occasions asked the society to investigate the circumstances of a large number of the parents making use of the nurseries (see page 86). One of the main objects of the society is to act as an inquiry agency, and it is possible that as time goes on the trustees of other endowments and voluntary charities may utilise it in this way.

At such an early stage in the existence of the district committees it is difficult to speak of their work, as they have hardly had time to make much impression upon their districts. In view of the numerous charities and churches—within the area covered by one committee there are between 40 and 50 churches and mis-

sions—and the many private individuals who give charitable assistance independently of any agency, the difficulties in the way of the organisation of charity are very great. We were informed, however, that the committees were making a steady advance in the development of their work.

While a good deal of assistance is obtained for cases from charities and private individuals, a considerable sum is given in the shape of orders for food from the society's funds; but it is hoped that this will gradually become unnecessary, and that the help required will be organised on the cases as they arise.

The reason given for making use of orders on shops for food was that the people could not be trusted with money, and even the tickets had been known to be sold for a consideration. In order to minimise the risk of the sale of tickets, a system of codes had been adopted with the tradesmen. This seems to point to the fact that the society is dealing with a class of case which many charity organisation societies in England would probably not assist; but, as it was pointed out to us, the fact that able-bodied men are not assisted under the Poor Law in Scotland throws more responsibility upon the charities, especially in the case of able-bodied men with sick dependants. Since the formation of a Distress Committee under the Unemployed Workmen Act the policy of the society has been to leave the cases of able-bodied men as far as possible to be dealt with by that committee.

It is laid down in the bye-laws for district committees that help should not be given in supplementation of outdoor relief from the Parish Council.

Attached to each committee there is an honorary or paid secretary, who has the assistance of an inquiry officer supplied by the Council.

It is hoped that a band of trained associate workers who will take part in visiting cases will be attached to each committee. There are already some such workers.

Case papers are made use of similar to those used by the London Charity Organisation Society.

The number of applications received by the district committees during the year ending March 31st, 1907, was 825, and 418 inquiries were disposed of at the central office.

The Stockbridge District Committee give in their report the following abstract of forty-eight cases as an example of the ways in which cases are dealt with:—

Seven were referred to the Parish.

Six relieved by grant of food, clothing, or money.

For five work was obtained.

Seven were assisted by means of other societies.

Four applications were withdrawn, the applicants having found work.

Twelve were refused owing to intemperance.

One refused work offered.

One was supplied with medical appliances.

Two gave false addresses.

Three were applicants for pensions, etc.

The income of the society for the year ending March 31st, 1907 (apart from a sum of £308 handed over to it by the Edinburgh Society for Improving the Condition of the Poor), was: Subscriptions and donations, £1,299; dividends and interest, £169; commission received on collections for charities, £76; and charities advertisements, etc., £38; total, £1,582.

The sum received for charities and institutions through the Central Collection Scheme during the same period was £5,549. We were informed that in the current year this sum is likely to be doubled.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

EDINBURGH.

TABULAR SUMMARY OF CHARITIES.

NOTE.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Name of Charity.	Income.					Purposes to which the Income is applied.										Remarks.		
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Payments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.	Help in Affliction.	Children's Homes and Orphanages.	Reformatory Help.		General Purposes.	Whether Reci- ents of Poor Law Relief participate.
							Shelter.	Money.	Kind.	Homes.	Pensions.							
Edinburgh Night Asylum - - -	£ 162	£ 460	£ 437	£ -	£ -	£ 1,059	£ 1,059	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	-	Temporary help is also given.
House of Refuge for the Destitute	1,018	243	-	3,616	100	4,977	4,977	-	-	-	-	-	-	-	-	-	Yes.	Assistance in kind is given as well.
Salvation Army Shelter and Metropole for Women.	-	314	-	443	-	757	757	-	-	-	-	-	-	-	-	-	-	
Edinburgh Jewish House of Refuge.	-	32	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	
Church Army Labour Home for Men.	-	1	-	-	1,292	1,293	1,293	-	-	-	-	-	-	-	-	-	-	Income for nine months.
Church Army Lodging Home for Men.	-	-	-	239	-	239	239	-	-	-	-	-	-	-	-	-	-	Income for nine months.
Church of Scotland Labour Home	-	1,372	-	-	-	1,372	1,372	-	-	-	-	-	-	-	-	-	-	This was the income after deducting the work done by inmates.
Church of Scotland Lodging Home	-	207	-	-	-	207	207	-	-	-	-	-	-	-	-	-	-	This was the cost of equipping and carrying on the Home for two months.
National Society for Prevention of Cruelty to Children Shelter	-	492	-	-	-	492	492	-	-	-	-	-	-	-	-	-	-	
Alexander Horn's Mortification -	114	-	-	-	-	114	-	114	-	-	-	-	-	-	-	-	Yes.	
Society for Relief of the Destitute Sick.	1,654	379	1,096	-	-	3,129	-	3,129	-	-	-	-	-	-	-	-	Yes.	
Society for Relief of Poor Married Women in Childbed.	2	8	-	-	-	10	-	10	-	-	-	-	-	-	-	-	-	
Carried forward - - -	2,950	3,508	1,533	4,298	1,392	13,681	10,428	3,253	-	-	-	-	-	-	-	-	-	

TABULAR SUMMARY OF CHARITIES—continued.

Name of Charity.	Income.						Purposes to which the Income is applied.										Remarks.			
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Payments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.	Help in Affliction.	Children's Homes and Orphanages.	Reformatory Help.	General Purposes.		Whether Recipients of Poor Law Relief participate.		
							Shelter.	Money.	Kind.	Homes.	Pensions.									
Brought forward	-	-	2,950	3,508	1,533	4,298	1,392	13,681	£	£	10,428	3,253	£	£	-	£	-	-	-	-
Jewish Lying-in Charity	-	33	-	33	-	33	-	33	-	-	-	33	-	-	-	-	-	-	-	-
Edinburgh City Mission	-	9	-	9	-	56	-	56	-	-	-	56	-	-	-	-	-	-	Yes.	Income of Relief fund only.
Society of St. Vincent de Paul	-	531	-	531	-	531	-	531	-	-	-	531	-	-	-	-	-	-	Yes.	
Edinburgh and Leith Society for the Relief of Foreigners.	76	105	-	-	-	181	-	181	-	-	-	181	-	-	-	-	-	-	-	This was the sum expended in Edinburgh.
Society for the Benefit of the Sons and Daughters of Ministers and Missionaries of the Free Church of Scotland.	-	57	-	-	-	57	-	57	-	-	-	57	-	-	-	-	-	-	-	
Edinburgh John O'Groat Benevolent Association.	10	27	-	-	-	37	-	37	-	-	-	37	-	-	-	-	-	-	-	
Edinburgh Royal Infirmary Samaritan Fund	38	433	50	-	-	521	-	521	-	-	-	521	-	-	-	-	-	-	Yes.	
Grassmarket Mission	-	227	-	-	-	227	-	227	-	-	-	227	-	-	-	-	-	-	-	This is the income for relief only.
Scottish Female Domestic Servants' Benevolent Association.	104	257	-	-	-	361	-	361	-	-	-	361	-	-	-	-	-	-	-	
Edinburgh Jewish Board of Guardians.	-	162	-	-	-	162	-	162	-	-	-	162	-	-	-	-	-	-	Yes.	
Edinburgh Hebrew Benevolent Loan Society.	2	34	20	-	-	56	-	56	-	-	-	56	-	-	-	-	-	-	Yes.	
William Whyte Fund	36	-	-	-	-	36	-	36	-	-	-	36	-	-	-	-	-	-	-	
Soldiers' and Sailors' Families' Association.	-	169	-	-	-	169	-	169	-	-	-	169	-	-	-	-	-	-	-	This was the sum expended in Edinburgh.
Soldiers' and Sailors' Help Society.	1	332	-	-	-	839	-	1,172	-	-	-	1,172	-	-	-	-	-	-	-	The Society also finds work for men.
Church Charities	678	5,232	-	-	-	5,910	-	-	-	-	-	5,387	-	523	-	-	-	-	Yes.	Help is also given in kind.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Flora Stevenson Committee for Feeding and Clothing Destitute Children.	-	655	-	-	-	655	-	-	-	-	-	-	-	-	-	-
Courant Fund for Destitute Children.	57	518	50	-	-	625	-	-	-	-	-	-	-	-	-	-
Police-Aided Scheme for Clothing Destitute Children.	-	487	-	-	-	487	-	-	-	-	-	-	-	-	-	Yes.
Salvation Army Free Breakfast Fund.	-	84	-	-	-	84	-	-	-	-	-	-	-	-	-	Yes.
St. Cuthbert's Co-operative Association Scheme for Clothing Poor Children.	-	105	-	-	-	105	-	-	-	-	-	-	-	-	-	Yes.
Joseph Thomson's Mortification -	752	-	-	-	-	752	-	-	-	-	-	-	-	-	-	Yes.
Bread and Meal Society -	1	66	-	76	-	143	-	-	-	-	-	-	-	-	-	Yes.
Canongate Old Burgh Revenues -	144	-	-	-	-	144	-	-	-	-	-	-	-	-	-	-
Society for Supplying Cheap Coals to the Poor.	5	706	-	965	-	1,676	-	-	-	-	-	-	-	-	-	Yes.
Edinburgh Sabbath Free Breakfast Mission.	11	803	110	-	-	924	-	-	-	-	-	-	-	-	130	Yes.
Edinburgh Public Soup Kitchen -	-	223	-	-	-	223	-	-	-	-	-	-	-	-	-	Yes.
Newington Soup Kitchen and Cheap Coal Fund.	25	58	-	29	-	112	-	-	-	-	-	-	-	-	-	Yes.
Simon Square Public Soup Kitchen.	-	104	-	25	-	129	-	-	-	-	-	-	-	-	-	Yes.
Scottish Needlework Guild -	-	89	-	-	-	89	-	-	-	-	-	-	-	-	-	This was the sum spent in Edinburgh.
Scottish Catholic Needlework Guild.	-	21	-	-	-	21	-	-	-	-	-	-	-	-	-	This was the income of the Edinburgh Branches.
Erskine Mortification -	6	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-
Dunlop Bequest -	5	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-
George Pape's Charity -	130	-	-	-	-	130	-	-	34	96	-	-	-	-	-	No inquiry as to receipt of parochial relief.
Little Sisters of the Poor—Home for the Aged.	-	600	-	60	-	660	-	-	660	-	-	-	-	-	-	Contributions in kind also received.
Lockerby Almshouses -	1,073	-	-	-	-	1,073	-	-	1,034	39	-	-	-	-	-	Net income about £665. At present four only out of 12 almspeople belong to Edinburgh.
Home of Rest for the Aged -	45	45	-	461	-	551	-	-	551	-	-	-	-	-	-	No.
Sir William Fraser Homes -	422	-	-	-	-	422	-	-	422	-	-	-	-	-	-	No.
Trinity College Hospital -	9,940	-	-	-	-	9,940	-	-	-	9,940	-	-	-	-	-	No.
Carried forward -	16,558	15,680	1,763	5,914	2,231	42,146	10,428	12,239	6,050	2,701	10,075	523	-	-	130	One-eighth of the pensioners are persons suffering from incurable disease.

TABULAR SUMMARY OF CHARITIES—continued.

Name of Charity.	Income.				Purposes to which the Income is applied.								Remarks.					
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Layments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.		Help in Affliction.	Children's Homes and Orphanages.	Reformatory Help.	General Purposes.	Whether Recipients of Poor Law Relief participate.
							Shelter.	Money.	Kind.	Homes.	Pensions.							
Brought forward	£ 16,558	£ 15,680	£ 1,763	£ 5,914	£ 2,231	£ 42,146	£ 10,428	£ 12,239	£ 6,050	£ 2,701	£ 10,075	£ 523	£ -	£ -	£ -	£ 130	No.	
Alexander Mortification	1,002	-	-	-	-	1,002	-	-	-	-	1,002	-	-	-	-	-	No.	Net income about £720. At present out of 94 pensioners 41 are resident in Edinburgh.
Craigrook Mortification	1,420	-	-	-	-	1,420	-	-	-	-	1,420	-	-	-	-	-	No.	About two-thirds of the pensioners reside in Edinburgh.
Murray Keith Fund for Incurables	215	-	-	-	-	215	-	-	-	-	215	-	-	-	-	-	No.	
James Gillespie's Hospital	2,576	-	-	-	-	2 576	-	-	-	-	2,576	-	-	-	-	-	No.	
Indigent Old Women's Society	322	249	-	-	-	571	-	-	-	-	571	-	-	-	-	-	Yes.	Including special receipts and income tax recovered.
Royal Society for Home Relief to Incurables.	2,205	2,079	582	-	-	4,866	-	-	-	-	4,866	-	-	-	-	-	Yes.	About two-thirds of the pensioners are resident in Edinburgh.
Dunlop Cancer Fund	365	322	3,875	-	-	4,562	-	-	-	-	4,562	-	-	-	-	-	Yes.	Inclusive of legacies amounting to £3,875, the greater part of which was invested.
Society for Relief of Indigent Old Men.	263	304	60	-	-	627	-	-	-	-	627	-	-	-	-	-	Yes.	
John Watt's Hospital	140	-	-	-	-	140*	-	-	-	-	140	-	-	-	-	-	No.	* Share of income applied for Edinburgh pensioners, who number about one-eighth of the total number.
Plenderleath Trust Fund	51	-	-	-	-	51	-	-	-	-	51	-	-	-	-	-	Yes.	
Servants' Institution	-	155	-	-	-	155	-	-	-	-	155	-	-	-	-	-	-	The Institution is partly charitable and partly in the nature of a Benefit Society.
Society for Relief of Indigent Gentlewomen of Scotland.	-	2,130	-	-	-	2,130	-	-	-	-	2,130	-	-	-	-	-	No.	The sum mentioned is the amount applied for the benefit of pensioners resident in Edinburgh.
Walker Annuity Fund	100	-	-	-	-	100	-	-	-	-	100	-	-	-	-	-	Yes.	
William Lennie Trust	308	-	-	-	-	308	-	-	-	-	308	-	-	-	-	-	No.	
Andrew Wemyss Trust	374	-	-	-	-	374	-	-	-	-	374	-	-	-	-	-	No.	

Net income about £720. At present out of 94 pensioners 41 are resident in Edinburgh.

About two-thirds of the pensioners reside in Edinburgh.

Including special receipts and income tax recovered.

About two-thirds of the pensioners are resident in Edinburgh.

Inclusive of legacies amounting to £3,875, the greater part of which was invested.

* Share of income applied for Edinburgh pensioners, who number about one-eighth of the total number.

The Institution is partly charitable and partly in the nature of a Benefit Society.

The sum mentioned is the amount applied for the benefit of pensioners resident in Edinburgh.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Governesses' Benevolent Society of Scotland.	-	1,508*	-	-	-	-	-	-	-	1,508	-	-	-	-	-
Grand Lodge of Freemasons of Scotland.	-	419*	-	-	-	-	169	-	-	250	-	-	-	-	-
Marshall Trust -	460	-	-	-	-	-	-	25	-	435*	-	-	-	-	-
George Vallance's Bequest -	18	-	-	-	-	-	-	-	-	18	-	-	-	-	-
Paterson and Pape Fund -	700	-	-	-	-	-	-	-	-	700	-	-	-	-	-
Dr. Sibbald's Trust -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mrs. Ross's Fund -	138	-	-	-	-	-	-	-	-	138	-	-	-	-	No.
Airth Benefaction-	60*	-	-	-	-	-	-	-	-	60	-	-	-	-	-
John Menzies Trust -	38	-	-	-	-	-	-	-	-	38	-	-	-	-	-
Longmore Trust -	1,056	-	-	-	-	-	-	-	-	1,056	-	-	-	-	No.
Police Widows' and Orphans' Fund.	339	337	-	283	-	-	-	-	-	959	-	-	-	-	Yes.
Aged Christian Friend Society of Scotland.	680	2,561*	1,166	-	-	-	-	108	-	4,299	-	-	-	-	-
Orrington's Trust -	150	-	-	-	-	-	-	-	-	150	-	-	-	-	No.
Watherston's Endowment -	1,775	-	-	-	-	-	-	-	-	1,775	-	-	-	-	No.
Robert Christie Bequest Fund -	1,146	-	-	-	-	-	-	-	-	1,146	-	-	-	-	No.
Molleson Trust -	307	-	-	-	-	-	-	-	-	307	-	-	-	-	No.
Edinburgh and District Trainway Employees' Widows' and Orphans' Fund.	23	340	-	-	-	-	-	-	-	363	-	-	-	-	Yes.
Royal Infirmary of Edinburgh -	10,590	26,183	32,982	127	-	-	-	-	-	69,882	-	-	-	-	Yes.
Chalmers Hospital -	1,685	248	60	1,662	-	-	-	-	-	3,655	-	-	-	-	Yes.
Carried forward	45,064	52,515	40,488	7,986	2,231	148,284	12,408	6,075	2,809	42,374	-	-	-	130	-

TABULAR SUMMARY OF CHARITIES—continued.

Name of Charity.	Income.					Purposes to which the Income is applied.										Remarks.		
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Payments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.	Help in Affliction.	Children's Homes and Orphanages.	Reformatory Help.		General Purposes.	Whether Recipients of Poor Law Relief participate.
							Shelter.	Money.	Kind.	Homes.	Pensions.							
Brought forward - - -	£ 45,064	£ 52,515	£ 40,488	£ 7,986	£ 2,231	£ 148,284	£ 10,428	£ 12,408	£ 6,075	£ 2,809	£ 42,374	£ 74,060	£ -	£ -	£ -	£ 130		
Church of Scotland Deaconess Hospital.	135	1,726	-	-	-	1,861	-	-	-	-	-	1,861	-	-	-	-	Yes.	About two-thirds of the in-patients are from Edinburgh.
Charity Fund and Bevan Trust Fund, Royal Edinburgh Asylum for the Insane.	787	-	-	-	-	787	-	-	-	-	-	787	-	-	-	-	-	
Royal Edinburgh Hospital for Incurables.	2,499	2,948	11,487	1,006	-	17,940	-	-	-	-	-	17,940	-	-	-	-	Yes.	About a quarter of the patients are from the County of Edinburgh.
Royal Victoria Hospital for Consumption.	528	4,281	1,125	1,178	-	7,112	-	-	-	-	-	7,112	-	-	-	-	Yes.	About half the in-patients and three-quarters of the out-patients are from Edinburgh.
Royal Edinburgh Hospital for Sick Children.	914	4,998	5,736	-	-	11,648	-	-	-	-	-	11,648	-	-	-	-	Yes.	About three-quarters of the patients are from Edinburgh.
The Eye, Ear, and Throat Infirmary of Edinburgh.	44	259	-	-	-	303	-	-	-	-	-	303	-	-	-	-	Yes.	About 85 per cent. of the patients are from Edinburgh.
Incorporated Edinburgh Dental Hospital and School.	65	1,305	-	773	-	2,143	-	-	-	-	-	2,143	-	-	-	-	Yes.	
Edinburgh Royal Maternity and Simpson Memorial Hospital.	146	2,158	166	-	-	2,470	-	-	-	-	-	2,470	-	-	-	-	-	
Edinburgh Hospital and Dispensary for Women and Children.	20	1,220	-	263	-	1,503	-	-	-	-	-	1,503	-	-	-	-	Yes.	
The Hospice - - -	-	569	-	148	-	717	-	-	-	-	-	717	-	-	-	-	-	
The Royal Public Dispensary -	232	330	-	-	-	562	-	-	-	-	-	562	-	-	-	-	Yes.	
New Town Dispensary - - -	81	242	-	-	-	323	-	-	-	-	-	323	-	-	-	-	Yes.	
The Western Dispensary - - -	13	96	25	26	-	160	-	-	-	-	-	160	-	-	-	-	Yes.	
Edinburgh Medical Missionary Society's Dispensary.	-	503	-	-	-	503	-	-	-	-	-	503	-	-	-	-	Yes.	This was the sum allotted to the Dispensary.

This was the sum allotted to the Dispensary.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Edinburgh Provident Dispensary	40	344	10	103	-	497	-	-	-	-	-	-	-	-	-	-	-	-	-	497	-	-	-	-	-	-	Yes
St Anne's Dispensary -	-	35	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	Yes.
Edinburgh Jewish Medical Mission.	-	281	-	-	-	281	-	-	-	-	-	-	-	-	-	-	-	-	-	181	-	-	-	-	-	-	-
Eye Dispensary of Edinburgh -	86	63	-	-	-	149	-	-	-	100	-	-	-	-	-	-	-	-	-	149	-	-	-	-	-	-	Yes.
Edinburgh Dispensary for Skin Diseases.	38	156	-	15	-	209	-	-	-	-	-	-	-	-	-	-	-	-	-	209	-	-	-	-	-	-	Yes.
Queen Victoria's Jubilee Institute for Nurses.	831	2,398	55	-	-	3,284	-	-	-	-	-	-	-	-	-	-	-	-	-	3,284	-	-	-	-	-	-	Yes.
District Sick Nurses' Home-	-	296	-	-	-	296	-	-	-	-	-	-	-	-	-	-	-	-	-	296	-	-	-	-	-	-	-
Edinburgh Lying-in Institution and Nursing Home.	22	61	59	-	-	142	-	-	-	-	-	-	-	-	-	-	-	-	-	142	-	-	-	-	-	-	-
Royal Infirmary of Edinburgh Convalescent Home.	146	171	3,788	5	-	4,110	-	-	-	-	-	-	-	-	-	-	-	-	-	4,110	-	-	-	-	-	-	-
Royal Edinburgh Hospital for Sick Children Convalescent Home.	-	122	-	-	-	122	-	-	-	-	-	-	-	-	-	-	-	-	-	122	-	-	-	-	-	-	-
Edinburgh Medical Missionary Society's Convalescent Home.	257	69	-	43	-	369	-	-	-	-	-	-	-	-	-	-	-	-	-	369	-	-	-	-	-	-	-
Ravenscroft Convalescent Home -	128	271	-	-	-	399	-	-	-	-	-	-	-	-	-	-	-	-	-	399	-	-	-	-	-	-	-
Children's Convalescent Home -	4	253	-	-	-	257	-	-	-	-	-	-	-	-	-	-	-	-	-	257	-	-	-	-	-	-	-
The Mother's Rest - - -	2	62	-	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	64	-	-	-	-	-	-	-
Lady Aberdeen Memorial Home of Rest.	-	195	-	188	-	383	-	-	-	-	-	-	-	-	-	-	-	-	-	383	-	-	-	-	-	-	-
St. Mary's Home of Rest - -	-	74	-	32	-	106	-	-	-	-	-	-	-	-	-	-	-	-	-	106	-	-	-	-	-	-	-
Royal Blind Asylum and School -	2,425	1,600	1,578	-	-	5,603	-	-	-	-	-	-	-	-	-	-	-	-	-	5,603	-	-	-	-	-	-	Yes.
Edinburgh Institution for the Education of the Deaf and Dumb.	-	-	-	725	-	725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Donaldson's Hospital - - -	9,200	-	-	709	-	9,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deaf and Dumb Benevolent Society.	-	316*	-	-	-	316	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Yes.
Carried forward - - -	63,707	79,917	64,517	13,191	2,231	223,563	10,426	12,508	6,075	2,809	42,374	132,695	11,594	4,950	-	-	-	-	-	-	-	-	-	-	-	-	130

A sum of £12,612 was also raised by Special Appeal towards establishing the Home and forming an Endowment Fund.

Supported also by subscriptions, etc.
The sum mentioned is the proportion of income which may be regarded as expended in respect of Edinburgh beneficiaries, who number about one-fourth of the whole.
Out of about 210 children in the Institution, 63 belong to Edinburgh. About one-half of the places are reserved for deaf and dumb children.
* Proportion of income applied in relief. The benefits of the charity extend to other places besides Edinburgh.

TABULAR SUMMARY OF CHARITIES—continued.

Name of Charity.	Income.						Purposes to which the Income is applied.								Remarks.			
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Payments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.	Help in Affliction.	Children's Homes and Orphanages.		Reformatory Help.	General Purposes.	Whether Recipients of Poor Law Relief participate.
							Shelter.	Money.	Kind.	Homes.	Pensions.							
Brought forward - - -	£ 63,707	£ 79,917	£ 64,517	£ 13,191	£ 2,231	£ 223,563	£ 10,428	£ 12,508	£ 6,075	£ 2,809	£ 42,374	£ 132,695	£ 11,594	£ 4,950	£ -	£ 130		
Society for Promoting Reading among the Blind, and for otherwise ameliorating their condition.	300	121	-	-	-	421	-	-	-	-	-	-	421	-	-	-	Yes.	
Home for Crippled Children -	50	270	46	127	-	493	-	-	-	-	-	-	493	-	-	-	-	
Mrs. Jane Stobie Clark's Fund -	185	-	-	-	-	185	-	-	-	-	-	-	185	-	-	-	Yes.	
Cripple and Invalid Children's Aid Society.	49	593	-	88	157	887	-	-	-	-	-	-	887	-	-	-	Yes.	
Trades Maiden Hospital -	2,840	-	-	-	-	2,840	-	-	-	-	-	-	-	2,840	-	-	-	
The Orphan Hospital - -	2,299	630	60	55	-	3,044	-	-	-	-	-	-	-	3,044	-	-	Yes.	
John Watson's Institution -	4,615	-	-	-	-	4,615	-	-	-	-	-	-	-	4,615	-	-	-	
Cauvin's Hospital - - -	956	-	-	-	-	956	-	-	-	-	-	-	-	956	-	-	-	
Dean Bank Institution - -	307	279	210	166	-	962	-	-	-	-	-	-	-	962	-	-	Yes.	
Miss Mary Murray's Institution -	1,432	-	-	-	-	1,432	-	-	-	-	-	-	-	1,432	-	-	Yes.	
James Paterson's Female Orphan Institution.	1,740	-	-	-	-	1,740	-	-	-	-	-	-	-	1,740	-	-	-	
Carse Greenside Industrial School	145	35	-	-	-	180	-	-	-	-	-	-	-	180	-	-	-	
Red House Home for Destitute Boys.	92	568	25	84	233	1,002	-	-	-	-	-	-	-	1,002	-	-	Yes.	
Robertson Orphan Home for Girls	19	341	-	36	-	396	-	-	-	-	-	-	-	396	-	-	Yes.	
St. Teresa's Orphanage - -	620	60	-	-	-	680	-	-	-	-	-	-	-	680	-	-	Yes.	

In regard to the Children's Homes and Orphanages we were informed that, except in the case of John Watson's Institution and Cauvin's Hospital, most of the inmates were from Edinburgh. In the case of the two Institutions named, the proportion from Edinburgh is about one-fifth and one-fourth respectively.

In regard to the Children's Homes and Orphanages we were informed that, except in the case of John Watson's Institution and Cauvin's Hospital, most of the inmates were from Edinburgh. In the case of the two Institutions named, the proportion from Edinburgh is about one-fifth and one-fourth respectively.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

[illegible]

These sums do not include payments for board.

In the case of Reformatory and Industrial Schools, Government Grants and payments for cases from Local Authorities have been omitted.

The majority of the inmates come from Edinburgh.

About one-third of the inmates come from Edinburgh.

About half the inmates come from Edinburgh.

About one-sixth of the inmates come from Edinburgh.

About one-third of the inmates come from Edinburgh.

Not including payments from lady boarders and girls who earn wages in the laundry.

TABULAR SUMMARY OF CHARITIES—continued.

Name of Charity.	Income.						Purposes to which the Income is applied.										Remarks.	
	Rents, Dividends, and Interest.	Subscriptions and Donations, &c.	Legacies.	Payments for or from Beneficiaries.	Industrial Earnings.	Total.	Temporary Assistance.			Permanent Assistance.		Medical Help.	Help in Affliction.	Children's Homes and Orphanages.	Reformatory Help.	General Purposes.		Whether Recipi- ents of Poor Law Relief participate.
							Shelter.	Money.	Kind.	Homes.	Pensions.							
Brought forward - - -	£ 85,023	£ 88,701	£ 66,672	£ 14,337	£ 17,229	£ 271,962	£ 10,428	£ 12,508	£ 6,075	£ 2,809	£ 42,374	£ 132,695	£ 13,580	£ 33,613	£ 17,750	£ 130	-	
Sacred Heart Home - - -	-	30	-	50	1,220	1,300	-	-	-	-	-	-	-	-	1,300	-	-	
Edinburgh Rescue Shelter - - -	-	229	425	131	61	846	-	-	-	-	-	-	-	-	846	-	-	
Lauriston Home - - -	8	166	-	138	-	312	-	-	-	-	-	-	-	-	312	-	-	
Livingston Hall Home for Friend- less Girls.	-	110	-	17	-	127	-	-	-	-	-	-	-	-	127	-	-	
Young Women's Christian Associ- ation Protective Work.	-	25	-	-	-	25	-	-	-	-	-	-	-	-	25	-	-	
Church of Scotland Women's Guild Lodge.	-	234	-	44	32	310	-	-	-	-	-	-	-	-	310	-	-	
Navitie Temperance Home for Women.	14	213	-	165	-	392	-	-	-	-	-	-	-	-	392	-	-	
Edinburgh Discharged Prisoners' Aid Society.	11	169	225	-	-	405	-	-	-	-	-	-	-	-	405	-	-	
Heriot's Hospital- - -	5,385	-	-	-	-	5,385	-	-	-	-	-	-	-	-	-	5,385	No.	
Merchant Maiden Hospital - - -	1,478	-	-	-	-	1,478	-	-	-	-	-	-	-	-	-	1,478	No.	
George Watson's Hospital - - -	1,177	-	-	-	-	1,177	-	-	-	-	-	-	-	-	-	1,177	No.	
Daniel Stewart's Hospital - - -	443	-	-	-	-	443	-	-	-	-	-	-	-	-	-	443	No.	

This does not include Government Grants.

Grants for the maintenance and apprenticeship of poor boys and girls.

Grants for maintenance and on leaving school, for the benefit of girls whose parents are unable to maintain and educate them suitably. School fees are also paid by the charity.

Maintenance, out-going and apprenticing allowances for boys whose parents are unable to maintain them suitably.

Maintenance allowances for poor boys.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Edinburgh Day Nurseries Association.	24	307	-	255	-	586	-	-	-	-	-	-	-	-	-	-	-	-	-
Edinburgh Children's Holiday Fund.	28	1,698	-	120	-	1,846	-	-	-	-	-	-	-	-	-	-	-	-	-
Scottish Society for Employment of Reserve and Discharged Soldiers.	38	79	-	-	-	117	-	-	-	-	-	-	-	-	-	-	-	-	-
Scottish Central Bureau for the Employment of Women.	1	121	-	-	-	122	-	-	-	-	-	-	-	-	-	-	-	-	-
Church of Scotland Women's Labour Bureau.	-	60	-	-	-	60	-	-	-	-	-	-	-	-	-	-	-	-	-
Royal Edinburgh Repository for the Sale of Gentlewomen's Work.	44	223	41	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-
Royal Edinburgh Society for the Self-aid of Gentlewomen.	1	118	30	-	-	149	-	-	-	-	-	-	-	-	-	-	-	-	-
Piershill Soldiers' Home -	-	374	-	-	-	374	-	-	-	-	-	-	-	-	-	-	-	-	-
Sailors' and Soldiers' Home -	-	141	-	-	-	141	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Edinburgh Charity Organisation Society.	169	1,413	-	-	-	1,582	-	-	-	-	-	-	-	-	-	-	-	-	No.
93,844	94,411	67,393	15,257	18,542	289,447	10,428	12,508	6,075	2,809	42,374	132,695	13,580	33,613	21,467	13,898				

THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies, with and without branches in Edinburgh, at the end of 1905, were as under:—

Societies without Branches.

	Mem- bers.	Funds.
		£
Edinburgh School of Arts Friendly Society.	156	13,409
Edinburgh Compositors' Society -	194	4,460
Edinburgh St. Cuthbert's Lodge of Free Gardeners.	189	3,824
Heriot's Benefit Society - - -	87	2,390
Edinburgh Trades' Benefit Society -	99	641
Barony of Broughton Lodge of Free Gardeners.	184	812
St. Andrew's Lodge of Free Gardeners.	143	885
St. George's Lodge of Free Gardeners	71	372
United Friendly Society of House and Ship Painters of Edinburgh, Leith and vicinity.	45	69
Coachmen and Grooms' Benevolent and Friendly Society.	215	1,447
Edinburgh Carters' and Porters' Friendly Society.	79	244
Edinburgh and Leith Commercial Travellers' Benevolent Association.	173	1,960

Societies with Branches.

Ancient Order of Foresters (11 branches).	3,297	44,544
Ancient Order of Shepherds (1 branch)	66	1,147
British Order of Ancient Free Gardeners (14 branches).	3,892	21,064
Catholic Benefit Society (3 branches)	261	705
Grand Order of Israel (1 branch) -	137	332
Independent Order of Oddfellows, Manchester Unity (1 branch).	254	7,413
Independent Order of Rechabites, Salford Unity (14 branches).	1,568	225*
Independent United Order of Scottish Mechanics (8 branches).	2,431	12,207
Irish National Foresters (2 branches)	318	831
Loyal Order of Ancient Shepherds, Ashton Unity (9 branches).	1,942	7,189
National Independent Order of Oddfellows (2 branches).	277	565
Order of the Sons of Temperance (4 branches).	676	52*
St. Andrew Order of Ancient Free Gardeners (4 branches).	1,408	1,467
Scottish Order of Oddfellows (3 branches).	1,352	29,942
Total - - - - -	19,514	158,196

* In the case of this Society the funds of the branches are centralised.

In addition to the above members the Hearts of Oak Benefit Society had 121 members in Edinburgh in January, 1908. If these members be added in, we get a total membership of 19,635, which is equal to a percentage of 6·2 on the population (317,459) of 1901. In considering these figures it should be borne in mind that Edinburgh is not to any great extent an industrial city. The percentage is, however, a good deal lower than that for York (10·8), which is also a residential rather than a manufacturing city.

The Edinburgh district of the Ancient Order of Foresters on December 31st, 1904, comprised 19 courts and 4,798 members, and the valuation of the courts taken together was 21s. 6d. in the £, as compared with 20s. 4d. in the £ at the valuation in 1899, when the membership was 4,680.

There is only one court of the Ancient Order of Foresters—Court Scottish Women—which grants superannuation allowance.

We were informed that there is not the same amount of interest taken in the friendly society movement as was the case some years ago, and it is difficult to enrol fresh members. This coincides with the opinions expressed to us by members of friendly societies in different parts of England where we conducted a similar inquiry.

YEARLY SOCIETIES.

An account of these societies will be found under our Report on Montrose (page 125). The Edinburgh societies, of which there are about twenty, are worked on much the same plan as those in Montrose, except that in Edinburgh married women are admitted.

An entrance fee of one shilling is paid to the treasurer, who is responsible for the book-keeping, etc.

In the case of one society, which may be taken as being typical of the others, members pay 2d. a week to the sick and funeral fund, and may deposit not less than 6d. or more than 4s. a week. In 1907 the membership was 862.

The total income, apart from deposits, was £422 13s. 6d., which was distributed as follows:—Sick pay, £194 16s.; funeral pay, £78; fees to committee, auditors, etc., £28 7s. 10d.; and dividend, £121 9s. 8d.; total, £422 13s. 6d.

The sum deposited was £2,500, which is said to be used for paying rent, insurance premiums, etc.

We were informed that the membership of the societies varies from about 400 to 1,000. In recent years a good many of these societies have ceased to exist.

An inquiry addressed to all the ministers, to which only three failed to reply, elicited the fact that there were but two of these yearly sick and deposit societies in connection with churches in Edinburgh.

THE TRADE UNIONS.

The number of branches of trade unions in Edinburgh is 72, of which we have obtained information in regard to 62. The following table gives particulars and names of these, with the membership at the end of 1907.

National Union of Life Assurance Agents, Edinburgh and Leith Branch (t) - - - -	16
Operative Bakers of Scotland, Edinburgh Branch (n) - - - - -	463
National League of the Blind of Great Britain and Ireland (s) - - - - -	950
Bookbinders' and Machine Rulers' Consolidated Union, Edinburgh Branch (i) - - - -	410
National Union of Boot and Shoe Operatives, Edinburgh Branch (e) - - - - -	120
East of Scotland Brassfounders' Society (i) - - - -	475
Operative Bricklayers' Society (d) - - - - -	105
Edinburgh and Leith Cabdrivers' Association (g)	214
Amalgamated Union of Cabinet Makers, Edinburgh Branch (b) - - - - -	119
Edinburgh, Leith and District Carters', Edinburgh Branch (g) - - - - -	57
United Kingdom Society of Coachmakers, Edinburgh Branch (a) - - - - -	80
Leith, Edinburgh, and District Journeymen Coppers' Protective and Friendly Society (b) -	500
Edinburgh Cordwainers' Society (l) - - - - -	180
United Society of Curriers, Scotland Province (b)-	204
Electrical Trades' Union (j) - - - - -	31
Amalgamated Society of Engineers, Edinburgh Branch (a) - - - - -	251
Amalgamated Society of Engineers, West End Branch (a) - - - - -	82
Amalgamated Society of Farriers (a) - - - - -	49
Edinburgh and District French Polishers' Society (n) - - - - -	97
National Amalgamated Furnishing Trades Association (f) - - - - -	87
United Flint Glass Cutters (i) - - - - -	42
National Flint Glass Makers (b) - - - - -	53
National United Society of Smiths and Hammermen, Edinburgh Branch (a) - - - - -	30
Edinburgh and Leith Journeymen Horseshoers (g)	68
Associated Ironmoulders of Scotland (e) - - - -	455
Amalgamated Society of Carpenters and Joiners, Edinburgh First Branch (a) - - - - -	133

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Amalgamated Society of Carpenters and Joiners, Edinburgh Second Branch (a) - - - -	186	Postmen's Federation (w) - - - -	560
Amalgamated Union of Co-operative Employees, St. Cuthbert's Branch (h) - - - -	29	Scottish Typographical Association, Edinburgh Machine Branch (a) - - - -	470
United Pointsmen and Signalmen's Mutual Aid and Sick Society, Edinburgh Branch (r) - - - -	210	National Amalgamated Society of Printers' Warehousemen and Cutters, Edinburgh Branch (v) - - - -	23
Associated Carpenters and Joiners, Edinburgh, Abbeyhill Branch (a) - - - -	45	Railway Clerks' Association of Great Britain and Ireland (u) - - - -	161
Associated Carpenters and Joiners, Edinburgh, Merchiston Branch (a) - - - -	105	Amalgamated Society of Railway Servants, Edinburgh Branch (a) - - - -	777
Associated Carpenters and Joiners, Edinburgh, Broughton Branch (a) - - - -	62	Amalgamated Society of Railway Servants, West Branch (a) - - - -	180
Associated Carpenters and Joiners, Edinburgh, Tynecastle Branch (a) - - - -	34	Saddlers, Harness Makers, Bridle Cutters, Collar Makers, Mill Band Makers, and Leather Workers in Saddlery (c) - - - -	41
Edinburgh and District Operative Lathsplitters' and Lathdrivers' Association (s) - - - -	36	Scottish Sawmill Operative and Woodcutting Machineman's Society, Edinburgh and Leith Branch (a) - - - -	125
Amalgamated Lithographic Printers, Edinburgh Branch (a) - - - -	303	National Amalgamated Union of Shop Assistants Warehousemen and Clerks, South-Eastern Branch, Edinburgh (c) - - - -	95
United Operative Masons' Association of Scotland, Edinburgh Branch (o) - - - -	300	National Amalgamated Union of Shop Assistants Warehousemen and Clerks (c) - - - -	174
United Operative Masons' Association of Scotland, Edinburgh (West End) Lodge (o) - - - -	81	Amalgamated Slaters' Society of Scotland, Edinburgh and Leith Branch (g) - - - -	70
Municipal Employees' Association, Edinburgh, No. 1 Branch (c) - - - -	50	Federated Society of Electrotypers and Stereotypers of Great Britain and Ireland, Edinburgh Branch (f) - - - -	68
Municipal Employees' Association, Edinburgh, No. 2 Branch (g) - - - -	47	Scottish Operative Tailors' and Tailoresses' Association (d) - - - -	663
Municipal Employees' Association, Edinburgh, No. 6 Branch (s) - - - -	54	Operative Tinsplate Workers of Edinburgh and Leith Protecting and Friendly Society (c) - - - -	390
Amalgamated Musicians' Union, Edinburgh Branch (m) - - - -	94	Edinburgh Typographical Society (b) - - - -	1,149
Organ Builders' Trade Society, Edinburgh Branch (k) - - - -	10	Edinburgh Amalgamated Union of Upholsterers (f) - - - -	90
Scottish Amalgamated Society of House and Ship Painters, Edinburgh Branch (a) - - - -	203	National Federation of Women Workers (g) - - - -	300
Edinburgh District, Scottish National Operative Plasterers' Federal Union (p) - - - -	285		
United Operative Plumbers' Association of Scotland, Edinburgh Branch (a) - - - -	306		
Postal Telegraph Clerks' Association, Edinburgh District (w) - - - -			13,047

BENEFITS GIVEN BY TRADE UNIONS.

- (a) Sick, out-of-work, lock-out or strike, death, superannuation, and accident.
- (b) Sick, out-of-work, lock-out or strike, death and superannuation.
- (c) Sick, out-of-work, lock-out or strike, death and accident.
- (d) Sick, lock-out or strike, death, superannuation, and accident.
- (e) Out of-work, lock-out or strike, death, superannuation, and accident.
- (f) Sick, out-of-work, lock-out or strike, and death.
- (g) Sick, lock-out or strike, death, and accident.
- (h) Sick, out-of-work, death, and accident.
- (i) Out-of-work, lock out or strike, death, and superannuation.
- (j) Out-of-work, lock-out or strike, death, and accident.
- (k) Sick, out-of-work, lock-out or strike.
- (l) Sick, lock-out or strike, and death.
- (m) Sick, strike, and death.
- (n) Out-of-work, lock-out or strike, and death.
- (o) Lock-out, death, and accident.
- (p) Sick (optional), lock-out or strike, and death.
- (q) Sick, lock-out or strike.
- (r) Sick and accident.
- (s) Lock-out or strike and death.
- (t) Sick.
- (u) Out-o'-work.
- (w) Members pay nominal contributions in order to secure representation in case of grievances.

N.B.—Many of the Unions also give travelling, emigration, victimisation, and permanent disablement benefit, benevolent or distress grants, legal assistance, insurance of tools, funeral allowance for wife, and convalescent aid.

The membership of the 62 Unions is 13,047, which, taking the census of 1901, gives a percentage of 4.1 of the population.

CO-OPERATIVE SOCIETIES.

THE ST. CUTHBERT'S CO-OPERATIVE ASSOCIATION, LTD.
Founded in 1859.

This society has a central store, 40 branches for groceries, 31 for meat, 22 for bread, besides several for

the sale of clothes, furniture, etc. It has productive departments for the making of bread, biscuits, hand-made boots, etc. With the exception of three all the branches are in Edinburgh.

On September 10th, 1907, the number of members was 34,818, of whom about 1,000 resided outside Edinburgh. At the same date the share capital stood at £555,285; the sales for the year ending September 10th, 1907, amounted to £1,485,008; and the net profits to £333,431, allowing a dividend to be paid of 4s. 4d. per £1 on members' purchases. A dividend at the same rate has been paid since 1902.

The following figures show the progress the society has made since 1881 :—

Year.	Members.	Share Capital.	Sales.	Profits.
		£	£	£
1881	- 1,448	10,031	37,007	3,219
1891	- 7,887	77,427	246,787	46,350
1901	- 26,638	336,526	1,043,965	226,308
1907	- 34,818	555,285	1,485,008	333,431

Of the total number of members at March, 1907 (34,738), 14,999 held less than £5 share capital; 16,805 held from £5 to £50; 1,544 from £51 to £100; and 1,390 from £101 to £200.

There is a penny savings' bank in connection with the society, in which, on September 10th, 1907, there was a sum of £24,543.

The society also lends members money for the purchase of houses, and since it was established has advanced £131,658 for this purpose.

During 1907 the society subscribed £468 to Edinburgh charities.

NORTON PARK CO-OPERATIVE SOCIETY, LTD.

Founded in 1881.

This society has a central store and several branches for the sale of groceries, bread, meat, and clothes.

The number of members on February 27th, 1907, was 1,084, who were practically all resident in Edinburgh. At the same date the share capital was £7,144. The sales for the year ending February 27th, 1907, amounted to £34,930, and the net profits to £6,232, out of which a dividend was paid of 3s. 6d. per £1 on members' purchases.

On February 27th, 1907, there was a sum of £3,421 in the savings' bank.

There are two large Convalescent Homes, one at Seamill, West Kilbride, with 150 beds, and the other at Abbotsview, Galashiels, with 110 beds, supported entirely by the Co-operative Societies in Scotland. The Homes are managed by an association entitled the Co-operative Convalescent Homes, Ltd. Members of the association are entitled to recommend one person yearly for admission for every £1 3s. subscribed.

The two co-operative societies in Edinburgh subscribe to the association, and charge their members about 10s. or 12s. for a fortnight's stay. In some cases members are sent free of charge. During 1907 about 70 patients went from Edinburgh to West Kilbride, and about 100 to Galashiels.

Each Home has cost about £19,000.

BUILDING SOCIETIES.

The following list of building societies which had their chief office or place of meeting in Edinburgh in 1906 is taken from the return issued by the Chief Registrar of Friendly Societies :—

Incorporated Societies.

Name of Society.	Members.	Assets.
		£
Improved Edinburgh Property Investment.	464	61,649
Fourth Provident Investment - -	391	34,033
Fourth Edinburgh Property Investment.	436	56,277
New Scottish Friendly Property Investment.	496	64,947
Permanent Scottish Union Property Investment.	275	69,783
Edinburgh Conservative Friendly -	169	16,133
Edinburgh Mutual Investment- -	395	59,939
Amicable Property Investment- -	344	26,726
Old Edinburgh Property Investment	32	3,750
Stockbridge Mutual Investment -	200	15,294
New Edinburgh Investment - -	62	8,115
	3,264	416,646

These societies are largely made use of by the better class working men. We were informed by the secretary of one of the largest that about two-thirds of his members were working men. A good many men join as investment members with no intention of purchasing a house.

THE EDINBURGH SAVINGS BANK.

(Trustee Savings Bank.)

This bank was established in 1836 and is certified under the Act of 1863. It has a central office, and eight branches, of which seven are in the City of Edinburgh. In November, 1907, the number of depositors other than penny banks and societies was 83,432, and the amount due to these depositors £3,037,109. During the year ending November, 1907, 11,374 new accounts were opened. The total funds have increased by nearly £1,000,000 in the course of the last ten years.

The following is a classification of the balances held by depositors on November 20th, 1907 :—

Number of Depositors.		Total Amount of each Class.
		£
27,541	Whose respective balances did not exceed £5 - - - - -	42,284
9,222	Whose respective balances were above £5, and not exceeding £10 - - -	65,372
10,464	Whose respective balances were above £10, and not exceeding £20 - -	148,755
15,393	Whose respective balances were above £20, and not exceeding £50 - -	497,327
10,511	Whose respective balances were above £50, and not exceeding £100 - -	728,911
8,996	Whose respective balances were above £100, and not exceeding £200 - -	1,276,347
1,355	Whose respective balances were above £200 - - - - -	278,813
83,432		£3,037,109

At the same date in the special investment department, in which sums may be deposited until £500 is reached, the number of investors was 4,598 and the sum standing to their credit £661,951. The rate of interest given is the same as that in the Government Department, namely, 2½ per cent.

Of the £3,037,109 standing to the credit of depositors £391,132 was held by the Leith branch. It is estimated that about 76 per cent of the 83,432 depositors reside in Edinburgh. We were informed that a large proportion of the depositors belong to the labouring and artisan classes.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

THE PEOPLE'S BANK, LIMITED.

Founded in 1888.

(Registered under the Industrial and Provident Societies Acts.)

The object of this bank is "to supply increased banking facilities for and to encourage habits of saving among the general public, and to grant temporary financial assistance to responsible persons at reasonable rates of interest."

Deposits from one shilling to any amount may be made, and there is no restriction upon the total sum which may be held by individual depositors or societies. Interest is allowed at the rate of 2½ per cent.

The capital of the bank is raised in shares of £1 each, payable 5s. on application and the remainder at call, or at shareholders' option. Interest at the rate of 5 per cent. is allowed on share capital.

Loans are granted at moderate rates of interest upon the security of property, paid-up shares, ground rents, life policies, etc.

The number of shareholders and depositors at the end of 1902 was about 1,200.

At the same date the share capital subscribed amounted to £5,299, the savings accounts to £41,339, the deposit receipts to £8,956, and the current accounts to £389, making a total of £55,983.

It is said that the members are largely drawn from the artisan class.

Summary of the Members and of the Capital held by certain of the Thrift Organisations in Edinburgh. (Population 317,459 in 1901.)

Name of Thrift Organisation.	Members.	Capital.
Registered Friendly Societies (adults only) - -	19,635	£ *158,196
Co-operative Societies - -	35,902	562,429
Building Societies - -	3,264	416,646
Trustee Savings Bank - -	83,432	3,037,109
The People's Bank - -	(about)1,200	55,983
Co-operative Societies' Penny Banks - - - -	—	27,964
Total - -	143,433	4,258,327

* This does not include the capital belonging to the 121 members in the Hearts of Oak Benefit Society.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Edinburgh on May 15th, 1906:—

PAUPERS on May 15th, 1906.—Parish of Edinburgh.

Popula- tion (1901).	Ordinary Poor.	Per cent. of Popula- tion.	In Poor- houses.		All other ordinary Poor.		Total.	Lunatic Poor.	Total Paupers, all classes.		Ordinary Poor 65 Years of Age and upwards.	
			Num- ber.	Per cent.	Num- ber.	Per cent.			Num- ber.	Per cent. of Popula- tion.	Num- ber.	Per cent. of ordinary Poor.
317,459*	5,997	1·9	1,225	20	4,772	80	5,997	1,179	7,176	2·3	1,031	17·2

* The above figures include the population added by the alteration in boundaries effected by the Secretary for Scotland's Order of May 12th, 1902.

On May 15th, 1896, the number of ordinary poor was 4,851, and the percentage of ordinary poor to population 264,796 (1891) was 1·8. At that date there were 890 paupers in the poorhouse. (For further details see Table A Appendix VI. p. 173.)

There are 31 members of the Parish Council, and relief is administered by a committee consisting of every member except one. The committee is divided into four sections, each of which deals with applications from a division (which includes two or three districts) of the parish.

After the election of the Parish Council in November, 1907, it was decided that the assistant inspectors of the poor for each section should report to a different Divisional Committee every three months. In this way

the assistant inspectors will report to all the Divisional Committees in the course of a year.

Prior to November last it had been the practice for members to be appointed as far as possible on committees for areas in which the wards they represented were situated, and to adhere to the same areas for the whole term of office.

The decisions of the Divisional Committee are not subject to review by the Parish Council. Each committee acts independently of the other, but the convener of each section has power to summon a meeting of all sections "to consider and make arrangements in regard to all matters common to all so as to secure uniformity of action."

COST OF PAUPERISM--Parish of Edinburgh. Year ending May 15th, 1906.

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Adminis- tration Charges.	Total for all Purposes.	Cost per Head of Population.
	Outdoor.	Indoor.	Total.				
	£	£	£	£	£	£	s. d.
317,459	30,002	19,082	49,084	32,090	8,440	89,614	5 7

For the year ending May 15th, 1896, the cost of the ordinary poor was £30,485, and the total cost for all purposes £62,959, which was at the rate of 4s. 9d. per head of population, 264,796 (1891). (For further details see Table B, Appendix VII., p. 174).

In a Report on the methods of administering poor relief in certain large town parishes of Scotland, issued in 1905 by the Local Government Board for Scotland, a comparison is made between the pauperism of Edinburgh and that of seven other towns. In making the comparison such factors as "the relative number of the population who were (1) at an age that unfits them for work, and (2) members of the social grade nearest to the pauper class," were taken into account. As regards the first, "60 was taken as the average age when a person is unable to earn full wages," and as regards the second it was assumed

that "the great majority of paupers come from those families who live in houses of one and two rooms, or from those persons who find shelter in common (or model) lodging-houses." It is stated that "the classification in both cases is necessarily somewhat arbitrary, as many men cease to be efficient long before they are 60, and a certain proportion of paupers come from houses with more than two rooms."

The following Table, taken from the Report, gives for each parish (1) the percentage of ordinary poor to population (Census 1901) on May 15th, 1904; (2) the proportion of the population (Census 1901) who were 60 years of age and upwards; (3) the percentage of families (Census 1901) living in houses of different sizes; and (4) the relative amount of common lodging-house accommodation as licensed by the local authorities:—

Parish and Population (Census 1901).	Percentage of Ordinary Poor to Population (Census 1901) on May 15th, 1904.	Number of Persons 60 Years of Age and upwards per 1,000 of Population (Census 1901).	Percentage of Total Families Living in Houses of				Number of Beds in Common Lodging-houses per 1,000 of Population
			One Room.	Two Rooms.	Three Rooms.	Four Rooms and over.	
Edinburgh (317,459) - - -	1·7	73·3	17	32	19	32	8·7
Leith (77,439) - - -	2·3	59·1	15	44	21	20	13·4
Glasgow (571,615) - - -	2·5	52·8	29	46	15	10	14·9
Govan (341,450) - - -	2·4	51·3	22	44	18	16	8·9
Greenock (68,217) - - -	1·7	66·1	17	48	20	15	15·1
Paisley (99,899) - - -	1·9	58·9	23	48	16	13	11·4
Dundee (163,626) - - -	1·9	71·9	19	52	17	12	4·3
Aberdeen (153,503) - - -	2·0	75·5	13	37	26	24	3·1

Commenting upon the above figures the Report goes on to state "it thus appears that, while Edinburgh and Aberdeen head the list as regards the percentage of persons who are 60 years of age and upwards, they are at the opposite extreme as regards the percentage of those who are socially nearest to the pauper class. On the other hand, Glasgow, which has relatively few persons over 60, has by far the largest proportion of its population living on, or not far removed from, the poverty line.

Comparing, therefore, the large town parishes, after taking into account the differences in their social conditions, it is found that, approximately, the pauperism of Greenock, Paisley and Dundee is equal. If this be regarded as the normal pauperism, and there is no reason to suppose that it is exceptionally low, it would appear that in Edinburgh, Glasgow and Govan pauperism is higher, and in Leith and Aberdeen much higher than the social conditions of each would warrant."

In the case of Edinburgh since the publication of the above-mentioned Report there has been a slight rise in the percentage of ordinary poor to population (census 1901). The percentage for May 15th, 1904, was 1·7, while that for May 15th, 1906, was 1·9.

It must be borne in mind in considering these figures that they do not include able-bodied poor, who are not assisted by the Poor Law in Scotland.

CHARITIES ADMINISTERED BY THE PARISH COUNCIL.

Kirk Treasurer's Mortification.—A sum of £660 corporation stock, representing certain mortified poor

funds administered by the corporation, who formerly had the care of the poor of the city, is now held by the Parish Council, and the income, £19 16s. a year, forms part of their general funds for relief of the poor.

Schaw's Mortification.—An annuity of £10 for the poor is received by the Parish Council and applied as part of their general funds.

Legacy of Mrs. Margaret Tod or Fraser.—The interest, amounting to £8 18s. 9d. a year, on a sum of £178 15s. 10d. merged in the Parish Council general funds, is, in accordance with the terms of the trust, applied in providing extra comforts to the poorhouse inmates.

James Wilson's Legacy.—A sum of £48 6s. forms part of the general funds of the Parish Council. The interest £1 18s. 7d. a year, is accumulated for several years, and, subject to occasional payments for keeping up the testator's grave and tombstone, is applied in prizes for children boarded out by the Council.

EDINBURGH.

Population, 1901, 316,837.

Summary of the annual income derived from charities and of the amount expended by the Parish Council on out-relief:—

Charities	£289,447
Out-relief (year ending May 15th, 1906)...	30,002
	£319,449

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

REPORT ON MONTROSE.

TABLE OF CONTENTS.

	Page.		Page.
Industries - - - - -	- 332 [107]	Charities—(continued).	
Charities :		Dr. Wyllie's Bequest - - -	- 340 [115]
The Ancient Hospital Fund - -	- 332 [107]	Mrs. Mary Savege's Charity - -	- 340 [115]
Hedderwick Mortification - -	- 332 [107]	F. B. Paton's Charity - - -	- 340 [115]
Miss Christian Graham's Bequest -	- 333 [108]	The Barclay Charity - - -	- 340 [115]
Bailie Ouchterlony's Bequest -	- 333 [108]	Jane Straton's Charity - - -	- 341 [116]
Butchart's Mortification - -	- 333 [108]	George D. Paton's Charity - -	- 341 [116]
Provost Christie's Mortification -	- 333 [108]	Hodge's Bequest - - -	- 341 [116]
John Mills's Charity - - -	- 333 [108]	Royal Infirmary and Dispensary of	
Erskine's Charity - - -	- 334 [109]	Montrose - - -	- 341 [116]
Charity of Helen and Elizabeth Mills	- 334 [109]	Montrose Nursing Association -	- 342 [117]
Miss Jean Straton's Charities -	- 334 [109]	Montrose Destitute Sick Society -	- 342 [117]
Janet Innes's Charity - - -	- 334 [109]	The Ladies Clothing Society -	- 342 [117]
Alexander Thomson's Charity -	- 335 [110]	Montrose Indigent Female Society -	- 343 [118]
Fraser's Charity - - -	- 335 [110]	Police-aided Scheme for Clothing	
Cooper's Charity - - -	- 335 [110]	Destitute Children - - -	- 343 [118]
David White's Charity - - -	- 335 [110]	Day School Children Free Breakfast	
Captain David Gibson's Charity -	- 335 [110]	Fund - - -	- 343 [118]
Jean Thomson's Charity - - -	- 336 [111]	Sabbath Morning Free Breakfast Fund -	- 344 [119]
Dorward's House of Refuge - -	- 336 [111]	Montrose Soup Kitchen - - -	- 344 [119]
Dorward's Coal Charity - - -	- 337 [112]	Gordon Town Mission - - -	- 344 [119]
Caithness's Charity - - -	- 337 [112]	Church Charities - - -	- 344 [119]
Moore's Trust - - -	- 337 [112]	Montrose Association for Improving	
The Paterson Charity - - -	- 337 [112]	the Condition of the Poor - - -	- 346 [121]
Miss Haddon's Charity - - -	- 338 [113]	Tabular Summary of Charities - -	- 347 [122]
William Thomson's Charity - -	- 338 [113]	Thrift Agencies - - -	- 350 [125]
Miss May Collie's Charity - -	- 338 [113]	Friendly Societies - - -	- 350 [125]
Youngson Mortification - - -	- 338 [113]	Trade Unions - - -	- 351 [126]
The Burnett Trust - - -	- 338 [113]	Co-operative Societies - - -	- 351 [126]
Duncan Nichol's Charity - - -	- 339 [114]	Trustee Savings Bank - - -	- 352 [127]
Provost Savege's Fund - - -	- 339 [114]	Poor Law Relief - - -	- 352 [127]
Edward's Trust - - -	- 339 [114]	Summary of the Income derived from	
Seamen Society Trust - - -	- 339 [114]	Charities and of the Amount expended	
		in Out-relief - - -	- 353 [128]

MONTROSE (FORFAR).

Population (1901) 14,027.*

There has been a considerable decline in the industries of Montrose in recent years, and it is becoming more and more a residential rather than an industrial centre. The principal industries are flax spinning and power-loom weaving, in which women are chiefly employed. There is also a considerable timber trade, while the harbour, fishing, a small shipbuilding yard and a brewery give a fair amount of employment.

The population has shown a marked decrease during the last twenty years or so. In 1881 the population of the parish of Montrose was 16,303, and in 1901 it had dropped to 14,027.

CHARITIES.

THE ANCIENT HOSPITAL FUND.

The hospital originally belonged to the Blackfriars, and on the dissolution of the religious Orders the property was granted to the town by two charters of King James VI. in 1570, confirmed by charter in 1587.

The endowment consists of feu duties, land, and cash on loan to the town at interest. The gross yearly income, less £4 1s. paid to the Hedderwick Mortification mentioned below, amounts to about £207, and after deduction of taxes, management expenses, etc., the net income amounts to £183, or thereabouts.

The income is applied in the maintenance of pensions, the amount so expended in the year 1906-7 being £168,

The administration is in the hands of the Town Council through a hospital master, who is a member of the Council, and a committee, who are also members of the Council.

There are at present 139 pensioners, each of whom receives £1 4s. per annum in half-yearly payments. Of the present pensioners, 9 are men, and 130 are women, mostly aged widows, or such as have young children.

Application for the Charity is made on printed forms, containing particulars to be furnished as to the name, residence, age, and condition of the applicant, length of residence in Montrose, sources of income, children's ages and number working, etc, and the application must be certified by two electors.

The list of applicants, which usually contains from six to ten names, is submitted and considered at a meeting of the committee. There is no system of visiting and making further inquiry regarding the candidates, but some members of the committee usually know about them. Such applicants as the committee consider suitable are placed on a list to fill vacancies, and, after the list has been submitted to the Town Council for approval, the applicants whose names appear on it are appointed as vacancies occur. In making the selection regard is paid to poverty and character. The charity is not given in cases in which there are grown up children who are in a position to maintain their parents, nor is it given in cases in which allowances amounting to £7 10s. per annum are being received from other charities. Persons who are receiving parochial relief are treated as ineligible for appointment, but the pension is not discontinued in cases in which a beneficiary subsequently comes on the parochial roll.

HEDDERWICK MORTIFICATION.

The yearly sum of £4 1s. payable out of the revenue of the Ancient Hospital, as mentioned above, is for the benefit of the poor on the Hedderwick estate, in the parish of Montrose. This sum is received by the factor of the estate, and, with a small voluntary addition by the proprietor, is given in sums of 5s. each to respectable old women who have been tenants on the estate.

* This was the population of the civil parish. The population of the Burgh of Montrose was 12,427. The population of the Burgh in 1891 was 13,079 and 14,994 in 1881.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

MISS CHRISTIAN GRAHAM'S BEQUEST.

A legacy of £100, received about 1744 for behoof of the poor of the Old and New Church of Montrose, is invested with the town at 3 per cent.

The trustees are the magistrates, the two ministers of the Established Church, and the clergyman of St. Peter's Episcopal Chapel.

The interest, £3 a year, is distributed biennially in sums of 4s. to poor persons according to a list, the vacancies on which are filled up by the trustees in rotation. Twelve of the present recipients are getting parochial relief.

BAILIE OUCHTERLONY'S BEQUEST.

The bequest was given by will, in 1752, for the use and behoof of the poor of the burgh. The capital is £560 lent to the town at 3 per cent.

The trustees are the two ministers of the parish church, and the Provost and eldest bailie of the town.

The income, amounting to £16 16s. a year, is given in half-crowns in the same way as H. and E. Mills's Charity (*see* page 109). In 1907 there were 126 recipients, mostly women.

BUTCHART'S MORTIFICATION.

Founded by will in 1760 and endowed with £150 lent to the town at 3 per cent., the interest of £100 to be paid annually to six of the most indigent seamen's children until they come to the age of 14 years, and the interest of £50 to be paid annually to five of the most indigent of the Episcopal persuasion.

The trustees are a private person and a representative of the Parish Council.

The interest, amounting to £4 10s. a year, is applied (less tax) in paying 9s. 6d. each to the parents or guardians of six poor seamen's children, and 5s. 8d. or 5s. 9d. each to five widows or old people of the Episcopal denomination. Persons receiving Poor Law relief are not excluded from participation.

PROVOST CHRISTIE'S MORTIFICATION.

By deed in 1765 a ground annual of £5 was settled for distribution among the poor within the town and parish of Montrose, each recipient to receive not less than 2s. 6d. and not more than 10s. and the charity not to be given to common beggars, nor to those receiving settled provisions from the Hospital or Kirk Session, but principally to old decayed men of good character and to destitute persons with large families, or to those under peculiarly distressed circumstances.

The trustees are the Provost, the two ministers of the Established Church, the minister of the licensed Episcopal congregation, and three representatives of the Parish Council.

The annuity is distributed annually about Christmas in sums of 5s. Seven of the present recipients are getting Poor Law relief.

JOHN MILLS'S CHARITY.

The bequest, which consists of £1,000 lent to the town at 3 per cent., was received about 1771, for distribution in such manner as the magistrates with the approbation of the testator's executors should direct.

The interest, £30 a year, is distributed by the magistrates and four representatives of the Parish Council among poor persons (mostly women) of the town and parish, partly in sums of 5s. each to recipients on a list which is revised annually, and the residue, £4 10s., is divided among the trustees for distribution by them individually.

ERSKINE'S CHARITY.

Founded by will in 1786, under which two-fifth parts of the rents of the Harvieston estate are applicable for division annually in equal proportions among ten poor families in the counties of Forfar and Kincardine, that have three children in each family lawfully begotten.

The Provost of Montrose for the time being is the trustee of the charity. The share of income amounts to about £89, which sum, less £3 3s. to the town clerk for management, is given among ten poor families having three or more children under 14, in payments of from 13s. to 15s. per month to each family; out of ten families which received the charity in 1907, five belonged to Montrose. The charity is said to be well known, and cases of suitable recipients are brought to the notice of the trustee by ministers and others. The charity is given to persons whose circumstances are superior to those of ordinary labourers, but who are considered to stand in need of assistance, the application being made with the view of providing additional comforts for the children rather than of relieving actual distress.

CHARITY OF HELEN AND ELIZABETH MILLS.

Founded in 1800, and endowed with £467 18s. lent to the town at 3 per cent. The rate of interest on this loan, and on the moneys of other charities lent to the town, will shortly be raised to $3\frac{1}{2}$ per cent.

The income is for distribution yearly among poor persons within the town and parish of Montrose. The trustees are the Provost and eldest bailie, the ministers of the parish of the first and second charge, the minister of the licensed Episcopal Chapel, and four representatives of the Parish Council.

The interest, amounting to £14. 0s. 4d. a year, is applied (less tax, which is not recovered) in payments of 2s. 6d. each to over 100 old women and widows, most of whom are getting other charities also, and many are in receipt of parochial relief. Each trustee nominates a proportion of the recipients, and the list is revised annually.

MISS JEAN STRATON'S CHARITIES.

Founded in 1812, and endowed with £1,800 on loan to the town at 3 per cent., the income of one moiety thereof to be paid in equal parts to ten poor gentlewomen of the town of Montrose, and the income of the other moiety to be annually divided among such poor persons residing within the burgh as the trustees should think fit.

The trustees are the Provost, the two eldest bailies, the ministers of the first and second charge, and the minister of St. Peter's Episcopal Chapel.

The sum of £27, being the interest on £900, is given to ten poor women, usually the widows or daughters of tradesmen, in yearly allowances of £2. 14s. each. Vacancies are filled up on the nomination of the individual trustees in rotation.

The sum of £27, being the interest on the remaining £900, is given in sums of 20s. each on New Year's Day to respectable poor persons of the working classes nominated by the trustees in rotation. Most of the recipients are old women, and persons receiving parochial relief are treated as ineligible.

In accordance with a direction in the trust deed the list of recipients of each charity is revised annually.

The same persons continue to receive the gift so long as they are necessitous and deserving.

JANET INNES'S CHARITY.

Mrs. Janet Innes by a trust disposition in 1826, directed that the income of a fund, now represented by railway stock producing £27 13s. 10d. a year, should be applied for the benefit of ten destitute widows in the town of Montrose in equal proportions.

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Mr. D. C. Wills, town clerk of Montrose, is the sole surviving trustee. The income is given in half-yearly payments of £1 7s. to each of ten necessitous widows of the borough, of respectable character, with a preference for those reduced from better circumstances. Persons in receipt of parochial relief are not chosen in the first instance, but the charity is not discontinued if a beneficiary comes on the parochial roll. Two of the present recipients are getting parochial relief.

ALEXANDER THOMSON'S CHARITY.

The Charity was founded by will in 1828 and came into force in 1844. The endowment consists of house property, heritable securities, a feu duty, and money lent to the town. The yearly income, which amounts to about £190 gross and £140 net, is for distribution by the Town Council and Kirk Session among the poor and indigent householders, not paupers, resident in the town of Montrose.

The net income is applied in payment of half-yearly allowances of £1 each to about 70 poor persons possessing the prescribed qualifications, whose names are entered on a list which is revised annually. One half of the recipients are appointed at an annual meeting on the nomination of members of the Town Council, and the other half on the nomination of members of the Kirk Session. The nominations are made by individual members of the two bodies according to a system of rotation, and printed forms are employed containing particulars of the name, address, occupation, age, and condition of the person nominated, and whether he or she is in receipt of any other, and what, charity. In making the appointment the trustees, who are known as the patrons, rely on the particulars above referred to, supplemented by such information regarding the person nominated as members of their body may happen to possess. Almost all the recipients are women.

FRASER'S CHARITY—COOPER'S CHARITY.

Fraser's Charity, which was founded in 1829 and has a capital of £500 lent to the town at $3\frac{1}{2}$ per cent., is for the poor of the borough.

Cooper's Charity, founded in 1839 for the benefit of necessitous families in the parish of Montrose, has a capital of £50, also lent to the town at $3\frac{1}{2}$ per cent.

The charities are administered by the Parish Council through the Relief Committee. The income amounting to £19 5s. a year is received (less tax), and is added to other revenue of the Parish Council and distributed in coals among 180 or more of the outdoor poor.

DAVID WHITE'S CHARITY.

Founded in 1836 and endowed with £800, on which interest at 5 per cent. is paid by the town. The trust directs that the income shall be divided twice a year among ten males and ten females, being aged and infirm tradesmen and others or their widows resident not less than five years in the town of Montrose, to enable them to pay their house rents, the recipients to be of good moral character and members of the Established or of some dissenting church in Montrose, and not in receipt of parochial relief or of any other charitable fund.

The trustees are the Provost, the minister of the first charge and the minister of the chapel of ease, the Dean of Guild, and the Convener of Trades of Montrose.

The interest, £40 a year is given in half yearly payments of £1 each to 20 recipients possessing the prescribed qualifications and nominated by the trustees in rotation.

CAPTAIN DAVID GIBSON'S CHARITY.

Founded in 1836, and endowed with £376 4s. 2d. lent to the town at 3 per cent., the income to be divided annually amongst the four oldest and most indigent retired shipmasters resident in Montrose and not less than sixty-five years of age.

The trustees are the Provost, the minister of the parish of the first charge, the Dean of Guild, and two representatives of the Parish Council.

The income, £11 5s. 4d. a year, is divided equally in half-yearly payments among four recipients possessing the prescribed qualifications.

JEAN THOMSON'S CHARITY.

By a trust disposition (registered in 1837) Miss Jean Thomson bequeathed the residue of her estate to the Provost and Town Clerk of Montrose and the clergyman of St. Peter's Episcopal Chapel for the time being, the interest to be divided yearly or half-yearly among five poor men and five poor women of respectable character and resident in Montrose.

The bequest is represented by bonds, feu duties and a small piece of land producing a gross yearly income of £137, and a net income of about £129, which is applied by the trustees named above, together with two representatives of the Parish Council, in paying half-yearly pensions of about £6 9s. each to respectable old people, five men and five women, in needy circumstances, and not receiving parochial relief or other charities. Vacancies are filled on the nomination of the trustees in rotation after consideration of the facts of the case. The pension is discontinued if it is found that a pensioner's circumstances have improved or that there are relatives in a position to provide the assistance.

DORWARD'S HOUSE OF REFUGE.

By deed of endowment in 1838 William Dorward vested in trustees a sum of £10,000, out of which he directed that a house should be erected in Montrose to be called Dorward's House of Refuge for the Destitute, for the reception, maintenance, care and employment of such a number of poor, infirm, and indigent old persons, and orphan children, or children abandoned by their parents, whether legitimate or illegitimate, belonging to the town and parish of Montrose, including old, worn out and decayed pauper fishermen, or their widows or orphan children, belonging to the village of Ferryden, in the parish of Craig, as the size of the building would admit, the managers having power to exact from such fishermen or their widows or orphan children such board as might be considered reasonable; the beneficiaries to be selected without regard to religious opinions, and the oldest and most indigent and the most necessitous orphans to have preference.

The foundation is regulated by the trusts declared by the founder, and by a private Act of Parliament, under which, after payment of the following yearly sums, viz. :—

£50 for the support of the soup kitchen ;

£25 for distribution of coals by the managers among the poor of the town and parish of Montrose ; and

£10 for the Destitute Sick Society.

The residue of the income is applicable for the general support of the House of Refuge, and for the maintenance, clothing and education of the inmates, and salaries of officers.

The Charity is administered by a body of twenty-four managers. There is also a body of twenty-four co-optative trustees, but these have no active functions beyond appointing twelve of the managers, the remainder of whom are appointed, four by the Kirk Session, four by the Town Council, and four by the landward heritors.

The property of the Charity consists of the freehold site and buildings of the House of Refuge, feu duties in Dundee, bonds over property, bank stock, and house property in Montrose, the whole producing a gross yearly income of about £1,028, from which the above mentioned charges amounting to £85 have to be deducted, and a further sum of about £35 for repairs, etc., of house property, leaving a sum of £908 or thereabouts applicable for the general expenses and maintenance of the institution.

The House of Refuge is used as a Home for the reception of poor persons, both adults and children, of both sexes, and with very few exceptions they are chosen from persons on the poor's roll. There are at present seventy-three inmates, viz., twenty-eight men, seventeen women, fifteen boys, and thirteen girls, who are lodged, boarded, clothed, and maintained in the institution, and the children are sent to a public elementary school, and the boys are apprenticed. Thirty-nine inmates chosen from Montrose on the recommendation of the Parish Council, and two inmates from

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Ferryden are received free of charge. Such of these as are adults are respectable old people who are better looked after in the institution than they would be in their own homes and to whom it would be repugnant to enter the statutory workhouse, while the children are orphans, or deserted or taken from bad homes.

The remainder of the inmates are received at the charge of the Parish Councils of Montrose and other places, who pay 3s. 6d. per week for each inmate so admitted, or in a few cases the payments are made by relations.

While the institution is for the benefit of the poor in so far as it provides a more congenial home than the workhouse, it is evident that the charity to a large extent goes in relief of the ratepayers.

DORWARD'S COAL CHARITY.

The yearly sum of £25 paid out of the income of the House of Refuge as mentioned above is applied by the managers in distributing coals in quantities of 2 cwt. to over 300 recipients according to a list which is revised and checked annually. The recipients are necessitous persons, and those receiving parochial relief are not excluded.

CAITHNESS'S CHARITY.

Founded by will in 1847. The capital consists of £470 on loans at $3\frac{1}{2}$ per cent. The interest is applicable in the purchase of coals to be distributed by the Kirk Session among the most necessitous poor in the town of Montrose.

The interest, £16 9s. a year, is distributed in coals in quantities of one or two barrels among about 220 old people and widows, many of whom are receiving parochial relief.

MOOLE'S TRUST.

By deeds in 1852 and 1854 certain property was settled in trust that yearly payments amounting to £28 should be made for various charitable purposes and that the residue of the income should be applied in relieving the poor and aged in the town of Montrose, and especially in assisting them in paying their rent, not less than £1 to be given to each, and the recipients to be residents in Montrose for several years, and not in receipt of parochial relief, and of good moral and religious character.

The gross yearly income of the property, after deducting the said sum of £28, amounts to about £78 a year, and after payment of repairs, etc., the net income is about £26 a year, which sum is divided among twenty poor persons of the town. Although recipients of parochial relief are excluded by the terms of the trust, we ascertained that out of thirteen names of beneficiaries submitted to the inspector of poor five were receiving such relief.

The trustees are the Provost, first bailie, and Dean of Guild, and the minister of the Wesleyan Methodist Society of Montrose *ex officio*, and six private trustees. The trustees meet at Christmas, when the income is divided equally among them for distribution, and the names and addresses of the recipients are submitted at the next meeting.

THE PATERSON CHARITY.

Under a trust disposition made by the late Miss Susan Scott Paterson in 1874 the income of a sum of about £2,050 is divisible in sums of £5 each among such persons resident in the parish of Montrose as the trustees, at present six in number, with the ministers of the first and second charges of the parish and the Provost and eldest bailie of the burgh may consider fit and proper objects for charity, the recipients not to be less than fifty years of age and to have continuously resided in the parish for at least ten years, and during the whole of that period to have been in full communion with the churches to which they belong, and to become disqualified by non-residence, accepting parochial relief, or participating in any other local charity.

The yearly income, which amounts to about £69 10s. gross and £63 net, and is derived from mortgages and stock, is applied in half-yearly payments of £2 10s. each given to twelve recipients qualified in accordance with the terms of the trust.

Applications for appointment are made on printed forms containing inquiries as to the qualifications and amount and sources of income of the applicant, and a certificate is required from the minister of the church to which the applicant belongs. The applications are considered and the appointments are made at meetings of the administrators. Provided the circumstances of the recipients do not change and they keep off the parochial roll, the gift is continued from year to year. The recipients with but few exceptions are old women.

MISS HADDON'S CHARITY.

By a trust disposition (registered in 1876) Elizabeth Haddon bequeathed £1,000 to the minister of St. Peter's Episcopal Chapel, Montrose, and the Provost for the time being, and another, the interest to be divided equally among eight females or gentlewomen who might have seen better days.

The said sum is secured partly by bonds on property and partly by a deposit receipt. The interest, amounting to £39 a year or thereabouts, is applied (less about £2 5s. for expenses) in payment each half-year of pensions at the rate of £4 13s. per annum to eight poor women not receiving parochial relief.

WILLIAM THOMSON'S CHARITY.

Founded by trust disposition in 1879. The endowment consists of about £820, invested on a mortgage and railway stock, the revenue whereof is applicable among such old, poor or infirm persons, resident in Montrose, as the trustees may deem most needy and deserving, and as may not be recipients of parochial relief.

Two private persons are the trustees. The yearly income, amounting to about £27 gross, and £25 net, is applied in half-yearly payments of £2 10s. each given to five old persons in needy circumstances. They cease to receive the charity if they accept a pension from another fund or receive parochial relief.

MRS. MAY COLLIE'S CHARITY.

The original bequest, given by trust disposition in 1879, was £500, the interest for supplying coals for the poor people in Montrose. The trustees are the Provost and magistrates for the time being.

In lieu of cash the trustees accepted a debenture of £500 of a Heritable Security Company which went into liquidation shortly afterwards. A sum of £194 11s. 1d. was received in the liquidation and has been increased by accumulations out of income to £248 11s. 6d., the interest on which amounts to £7 7s. a year.

In 1907 a sum of £3 15s. was given in coals in quantities of 1½ cwt. among forty-nine recipients, almost all women and some receiving parochial relief. Twenty-four of the recipients are on a general list, and the remainder receive the gift by tickets which are distributed among the individual trustees for distribution.

YOUNGSON MORTIFICATION.

By a trust disposition (registered in 1880) Mrs. Mary Allan or Youngson gave £1,000 to the minister and treasurer of St. Peter's English Episcopal Chapel, Montrose, and the Provost of Montrose, the income to be divided half-yearly among ten poor and respectable women, viz., five widows, and five spinsters resident in Montrose. The said sum is invested on bonds over property producing £34 a year, which sum (less a small amount for expenses) is given in half-yearly payments among ten poor women not receiving parochial relief or other pension charities. Vacancies among the recipients are filled up on the nomination of the trustees in rotation.

THE BURNETT TRUST.

Founded by will in 1883. The capital, consisting of about £4,000 invested on heritable bonds and railway debenture stock, is held by trustees, who hand over the net income, amounting to about £120 a year, to the Kirk Session for distribution half-yearly in money or kind among the deserving poor of the parish and town of Montrose

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not in receipt of parochial relief. The will contains a provision that it shall not be competent to any individual or public body to interfere with the mode of administration.

The income is applied in payment of half-yearly allowances of £2 10s. each to old women and a few old men, not receiving parochial relief. The nomination of persons for appointment is made by the trustees individually in rotation, and a printed form of application containing particulars of the name, age, condition, means, etc., of the person nominated is employed. It is very rare for a nomination to be rejected. The charity is not given to recipients of Alexander Thomson's Charity (*see* page 110).

DUNCAN NICOL'S CHARITY.

By a trust disposition (registered in 1885) Duncan Nicol bequeathed to the Provost of Montrose and the first minister of the parish for the time being £200 (free of duty) the interest to be distributed annually on 1st December among the necessitous poor of the town.

The sum of £200 is secured on a bond. The interest, £8 a year, is given in coals in quantities of two barrels each to about fifty recipients according to a list which is revised annually. Receipt of Poor Law relief or of other charities is not taken into account.

PROVOST SAVEGE'S FUND.

James Savege by trust disposition (registered in 1887) bequeathed £2,000 to the Provost of Montrose and the first and second ministers of the Old Church parish for the time being the income to be divided equally each half-year among four indigent men and four indigent women of respectable character residing in Montrose and not being in receipt of parochial relief.

The bequest is represented by bonds over property producing £70 a year, out of which pensions at the rate of about £4 each half-yearly are paid to four poor men and four poor women in accordance with the terms of the trust. The recipients are old people belonging to the shopkeeping and superior artizan class.

EDWARDS'S TRUST.

Under a settlement made by Mr. and Mrs. Edwards in 1888 certain house property came into the possession of the Parish Council in 1907, the property to be used as a home for deserving old or infirm married couples belonging to the parish of Montrose who should be liable to be separated by the action of the Poor Law, and failing them, for deserving widows or spinsters not less than fifty years of age belonging to the said parish, the donors' intention being to provide for the more comfortable subsistence of the recipients and not to relieve their relatives or the ratepayers of their obligations. The deed contained a power of sale, and power to vary the application of the bequest if found desirable.

The property was sold by auction for £425, and after payment of the costs of winding up the estate and of the sale there remains a sum of £262 which is lent to the town on a bond at $3\frac{1}{2}$ per cent. interest.

The income, amounting to £9 3s. 4d. a year, is expended in half-yearly sums of 10s. to 20s. applied in assisting to pay the rents of outdoor paupers. It is not for the charity such assistance would be given out of the rates, where necessary, so that under the present application the fund must be regarded as going in relief of the ratepayers.

SEAMEN SOCIETY TRUST.

The society having become defunct and the property having fallen to the Crown, a gift of the estate, valued at £1,177, was made to the Parish Council, and under an Order of the Secretary for Scotland made in 1901 it was provided that the net income should be applied in annual grants of £5 or thereby payable half-yearly to shipmasters, seamen, ship-carpenters, or seafaring men resident in the burgh or parish of Montrose,

or their widows or children, not being in receipt of parochial relief, who from old age, sickness or innocent misfortune, should be in need of assistance, or failing them, to any deserving poor resident in the burgh or parish.

The premises consist of house property and a small sum on deposit, producing about £58 gross and £38 net per annum.

The net income is given in pensions of £2 10s. each half-year to seafaring men or their widows chosen by the Parish Council in accordance with the terms of the trust. There is a printed form of application containing inquiries regarding the condition, age, length of residence, income, etc., of applicants, and inquiry is also made concerning relations who might be under an obligation to assist them. A large number of applications is received.

DR. WYLLIE'S BEQUEST.

A sum of £1,800 received in or about 1889 and invested with the town at 3 per cent. is held on trust, the interest to be divided in sums of £5 each among indigent persons not in receipt of parochial relief, but entirely independent of religion or sect.

The trustees are the Provost and magistrates, the minister of the parish of the first charge, and the executor of the testator, such executor having power to appoint a nominee in his place.

The interest amounts to £54 a year, which sum, less a small deduction for expenses, is applied in payment of pensions of £2 10s. half-yearly to each of ten respectable old women appointed on the nomination of the trustees in rotation, and not receiving parochial relief.

MRS. MARY SAVEGE'S CHARITY.

Founded by will (recorded 1891) and endowed with £300 4 per cent. Debentures of the Investors Mortgage Security Co., Ltd., the income to be applied by the Kirk Session in distributing coals among the most necessitous and deserving poor of the town without regard to denomination.

The interest, £12 a year, is applied in distributing coals to old people without distinction of denomination. The coals are given by tickets which are divided among the two ministers and elders for distribution in the several districts of the town.

F. B. PATON'S CHARITY.

By a trust disposition in 1894 a sum of £200 was given by the late Francis Balfour Paton to the Provost of Montrose, the minister of the first charge of the parish, and the minister of St. John's Free Church, all for the time being, the revenue to be distributed at the rate of 1s. per month amongst such indigent and helpless persons as the trustees and the missionary for the time being of the Gordon or Town Mission, might consider proper recipients.

The said sum is lent to the town at $3\frac{1}{2}$ per cent. The income, £7 a year, is given by the town missionary among needy persons, some of whom are receiving parochial relief. There were seven recipients in 1907.

THE BARCLAY CHARITY.

By deed of trust made in 1899 certain property, represented by railway debenture stock and a mortgage, producing about £22 a year gross and £19 10s. a year net, was settled by the late Mrs. R. Mc. C. Watson or Barclay, upon trusts the objects of which are declared in the same terms as those of the Paterson Charity (*see* page 112).

Five private persons are the trustees. The income is at present applied in paying half-yearly pensions of £2 10s. to each of five recipients possessing the prescribed qualifications.

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JANE STRATON'S CHARITY.

Jane Straton, by deed during her life gave £200 India $2\frac{1}{2}$ per cent. Stock, and by will in 1905 gave £500, the income to be applied by the minister, Kirk Session and treasurer of St. Paul's United Free Church in distributing coals and blankets amongst the poor of her native town (Montrose), being members for at least 10 years of the Established, United Free, Congregational or Wesleyan churches of the town, and being not less than 60 years of age.

The trust funds consist of the above-mentioned India Stock and £500 on mortgage with the North British Railway.

The income, amounting to £21 5s. a year, is applied in distributing coals in quantities of three barrels in each case to about sixty recipients nominated by the several churches.

GEORGE D. PATON'S CHARITY.

A sum of £500, now secured on a bond of the Borough of Kirkcaldy at $3\frac{1}{2}$ per cent. interest, was given by will in 1907, the income to be applied by the Provost, first minister, and minister of St. John's United Free Church, for the benefit of indigent and helpless persons, inhabitants of the town of Montrose, each recipient to receive 1s. per month and not more.

The interest, £17 10s. a year, is given in half-yearly payments of 6s. each to necessitous old people nominated by the several trustees. On the last occasion there were twenty-six recipients, and with one exception, all were women.

HODGE'S BEQUEST.

James Hodge, by will proved in 1907, bequeathed £500 to the ministers and Kirk Session of Montrose, the interest to be distributed among the deserving poor of the parish resident within the town of Montrose, not in receipt of parochial relief, and without reference to religious denomination.

The legacy has recently been received and is about to be invested.

ROYAL INFIRMARY AND DISPENSARY OF MONTROSE.

Founded in 1781.

(Incorporated under Royal Charter in 1810.)

While the bulk of the patients treated by this institution come from the Burgh of Montrose a considerable number also are sent by neighbouring parishes. Except in urgent cases patients can only be treated on the presentation of "lines," which are generally given by the managers or by ministers.

For the year ending May 14th, 1907, the number of in-patients treated was 278 and the number of attendances by patients at the dispensary was 1,625.

The Montrose Parish Council contributes £30 a year to the funds of the infirmary.

All cases recommended by the Poor Law medical officers for infirmary treatment have to be sent through the inspector of poor. About seven or eight cases are as a rule sent to the infirmary in the course of the year. There are sick wards at the Stonehaven Poor House some twenty miles from Montrose to which the Parish Council could send cases, but they prefer to make use of the infirmary.

It is a rule of the infirmary that paupers should not be attended at the dispensary. We were informed, however, that it occasionally happens that they obtain "lines" from managers, but as soon as it is found out that they are paupers they are referred to the Parish Council medical officers. One of the infirmary medical officers is also a medical officer for the Parish Council, which tends to prevent overlapping.

It is said that the dispensary is used to some extent by people who ought to be able to make their own arrangements for medical attendance. There is no provident dispensary in Montrose, but there is one in the adjoining parish of Ferryden.

In connection with the infirmary there was a convalescent home at Edzell. It has been decided to dispose of the present building and to erect another on a new site.

The income for all purposes including the convalescent fund for the year ending May 14th, 1907, was :—Subscriptions and donations (including £325 from the Royal Asylum of Montrose and £48 from Parish Councils) £639, patients' payments £59, and interest £663, total £1,361.

MONTROSE NURSING ASSOCIATION.

(Affiliated to Queen Victoria's Jubilee Nursing Institution, Scottish Branch.)

Founded in 1890.

The object of this association is to nurse the poor in their own homes.

Apart from payments from patients and interest on investments, which are being allowed to accumulate to form an endowment fund, the whole of the income of the association is provided by a private individual.

During the year ending December 31st, 1907, the number of cases attended by the two nurses was 391 and the number of visits paid 7,621.

The income for the same period was from a donation £243, patients' payments £24, and interest £41, total £308.

About £10 or £12 is received annually from the Destitute Sick Society and about £3, in addition to a quantity of garments for lending purposes, from the Forfarshire Branch of the Scottish Needlework Guild. This help is given at the discretion of the nurses.

Poor Law cases are nursed, but the Parish Council has not been asked to make a contribution to the funds of the association.

MONTROSE DESTITUTE SICK SOCIETY.

Founded in 1779.

This society exists "to relieve persons and families who are sick and destitute and who are not otherwise sufficiently provided for."

In some cases no more than 1s. is given. Chronic cases are helped with 1s. or 2s. 6d. a month. Some temporary cases are helped with a grant of 5s. or possibly more. Poor Law cases are eligible for help.

For the year ending December 31st, 1906, the number of cases assisted was ninety-two.

The income for the same year was :—Subscriptions and donations £27, interest £50, and legacy £50, total £127.

'THE LADIES' CLOTHING SOCIETY OF MONTROSE.

Founded in 1838.

This society makes a distribution of clothing, bedding, and materials for clothing in November of each year. In 1906 the number of articles distributed was 307 to a like number of individuals. The town is divided into districts, and visitors are appointed who visit the cases brought to their notice and make inquiry in cases as to which they are doubtful. The same cases are helped year after year, and persons in receipt of Poor Law relief are among those assisted.

We were informed that it has occasionally happened that the articles have been pawned.

The income for 1906 was :—Subscriptions and donations £35 and interest £11, total £46.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

MONTROSE INDIGENT FEMALE SOCIETY.

Founded in 1806.

It is stated that "the funds of this society are to be applied solely for the relief of aged and indigent women, the more respectable characters, of all religious denominations without exception, who are not common beggars, to be preferred."

The practice is to give 1s. a month to women over sixty years of age. Members of committee have the right of nomination in rotation subject to the approval of the committee, which is practically never withheld. Persons in receipt of Poor Law relief are assisted.

There are at present sixty recipients. The income for the year ending November 30th, 1907, was :—Subscriptions £8 and interest £29, total £37.

A prominent member of the committee admitted that the amount given was so small that it did very little good, though it was useful in some cases in helping to pay the rent.

POLICE-AIDED SCHEME FOR CLOTHING DESTITUTE CHILDREN.

Founded in 1901.

This agency undertakes to supply ill-clad children with clothing. In December of each year the chief constable goes round with a police officer to all the poor parts of the town and makes inquiries as to the needs and position of the parents.

The children of men earning small wages and the children of men who spend their money in drink as well as the children of widows are assisted. The receipt of Poor Law relief by the parents is not a bar to help being given to the children. Many of the same children are helped year by year.

It is stated that in the case of parents whose vicious habits cause suffering to their children efforts are made to arouse in them a sense of their responsibilities.

All articles of clothing are marked, and the pawnbrokers and second-hand clothes dealers co-operate with the police to prevent misappropriation of the clothing.

During the winter 1906-07 the number of cases dealt with was 166.

The income for the year was :—Subscriptions £32. In addition thirty pairs of boots and 400 garments were sent in for distribution.

We were informed by a witness in a good position to judge that many parents are assisted who do not need help. It certainly appears to us to be a doubtful policy to subsidize low wages and to supply clothing to the children of parents who squander their resources in drink.

DAY SCHOOL CHILDREN FREE BREAKFAST FUND.

Founded in 1904.

About one hundred children are provided with free breakfasts consisting of porridge and milk on five days in the week during January, February, March and a portion of April. The selection of the children is made by the school caretaker and the school attendance officer. It is not the practice to communicate with the parents or to inform them that their children are being helped. The fact that the parents drink would not as a rule be a reason for refusing assistance. In flagrant cases of this kind information is given to the officer of the National Society for the Prevention of Cruelty to Children. Many of the same children are relieved year after year. Children whose parents are in receipt of relief from the Parish Council are eligible for breakfasts.

The income for the year ending April 1907 was :—Donations (including grant from School Board of £5) £16.

SABBATH MORNING FREE BREAKFAST FUND.

Founded in 1878.

The object of this fund, which is managed by the Montrose Association for Improving the Condition of the Poor, is to provide a breakfast to the very poor followed by a religious service. About a hundred people, including usually a certain number of tramps, are helped each week.

The income for the year ending October 31st, 1907, was £13.

MONTROSE SOUP KITCHEN.

Founded in 1800.

This kitchen is open as a rule three days a week from November to March. The recipients are selected by the managers, but practically no one who applies is refused assistance. Before the kitchen is opened for the winter notice is given from the pulpits, and some 300 or 400 people apply. Children are often sent on behalf of a family. Each person who receives soup is supposed to purchase a half-penny roll at the kitchen, but this rule is not strictly enforced, and in some cases a roll is given free. A parcel of tea is given at Christmas to the recipients of soup.

The income for the year ending Whit-Sunday, 1907, was :—Subscriptions and donations £67, interest £27 and sales £25, total £119.

The opinion was expressed by several informants in close touch with the poor that the kitchen is abused by people who ought not to be helped.

One informant said he knew for a fact that “in some cases people went for soup and gave it to the pigs, and then secured the gift of half a pound of tea, which was sold for drink.”

Another informant stated that the kitchen was used by cadgers, and respectable people would not apply.

GORDON TOWN MISSION.

Founded in 1865.

The object of this mission is to carry on spiritual and social work among those not attached to any of the churches.

Cases of distress are reported by the missionary to the Society for Improving the Condition of the Poor, the monthly meeting of which he attends. The help granted by the society, which generally consists of a small gift of money or of coals, is given through the missionary. About thirty or forty cases are brought to the society's notice by the missionary in the course of a year.

The missionary also obtains help for special cases from private individuals besides gifts of clothing and in kind. Altogether about £15 to £20 is sent to him in the space of a year.

Paton's Trust (*see* page 115), amounting to about £7 a year, is administered by the mission. One shilling a month is given to each of seven persons, and the balance of the fund is expended in coal.

The income of the mission for the year ending May 31st, 1907, was :—Subscriptions and donations £30, and interest £52, total £82.

CHURCH CHARITIES.

The total amount received by the sixteen churches in Montrose from offertories &c., for the poor apart from endowments during the year ending December 31st, 1906, was £172.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

As a rule the money is administered by the Kirk Sessions or Deacons' Courts in small gifts of money or of coal, without regard as to whether the recipients are on the Poor Roll or not. In some cases sums of 2s. 6d. or 5s. are given twice a year. One church gives £1 to each person twice a year and helps in emergency cases as well, which is also the practice of another church.

There are no coal or clothing clubs in connection with any of the churches.

ST. GEORGE'S UNITED FREE CHURCH.

There are two bequests—Nicolls' (£95) and Petrie (£73)—of which the Deacons' Court are the trustees. The capital in each case has been lent to the church towards the cost of building a church hall. There is no bond, but merely an entry in the minutes showing that the money has been so applied.

The Deacons' Court is responsible for the payment of interest at the rate of $3\frac{1}{2}$ per cent.

The Milne's Bequest (£100) is invested in the names of the same trustees in New South Wales $3\frac{1}{2}$ per cent. stock.

The income derived from these bequests, amounting to £9 7s. 11d., is applied with and in the same manner as the church offertories for the poor.

TRINITY UNITED FREE CHURCH.

A gift of £100, for the relief of the poor of the congregation, is secured on certain property of the church, and the income £3 10s. a year is given by the Kirk Session in small payments to the poor of the congregation.

CHARITIES CONNECTED WITH LOGIE-PERT UNITED FREE CHURCH.

BEQUESTS OF MADELINE AND ELIZABETH CARNEGIE.

Two bequests of £300 each for the poor of the congregation of the above-named church are represented by railway stock producing £18 16s. a year. The income is given among poor persons of the congregation in sums not exceeding £1 per annum. Persons receiving parochial relief are not excluded. About half of the members of the congregation reside within Montrose landward parish.

BURGESS'S CHARITY.

Under this trust about 30s. a year is given to the poor of the congregation in sums of 5s. or 10s. each.

Quoad Sacra PARISH OF HILLSIDE.

NAPIER'S CHARITY.

A sum of £300, invested in £298 6s. 8d. Railway 3 per cent. Debenture Stock, was given by Rodney Barelay Napier in 1898, the interest to be distributed by the ministers and Kirk Sessions of Hillside Parish Church and Logie-Pert United Free Church to such poor, old and infirm persons of Hillside, not receiving parochial relief, as should be deemed most needy. No recipient to receive more than 30s. in any one year.

The dividends, amounting to £8 19s. a year, are divided in sums of 15s. each half-year among five or six poor persons qualified as above mentioned.

COWIE BEQUEST.

A sum of £200 bequeathed in 1904, the income to be divided by the Kirk Session of Hillside Parish Church among the poor of the parish not in receipt of parochial relief, is invested on mortgage at $3\frac{3}{4}$ per cent. The interest, £7 10s. a year, is given among the same persons who receive Napier's Charity.

MONTROSE ASSOCIATION FOR IMPROVING THE CONDITION OF THE POOR

Founded in 1869.

The chief object of this association as defined in the rules drawn up when it was founded is "to provide a medium of communication by means of its office and suitable registration arrangements between all legal and charitable agencies and benevolent individuals in order that the knowledge acquired in every quarter regarding the recipients of aid may be available to all parties to enable them to avoid overlapping each other's operations or bestowing undue attention upon certain districts and families, while others are partially or entirely neglected."

The members of committee include three members of the Parish Council, two trustees of endowed charities and some of the ministers.

The committee meets once a month in the council chamber of the town hall. The association has no office, and applications are made either to the secretary (who gives a portion of his time to the work) at his private address or place of business or to one of the visitors for the society.

The town is divided into six districts with visitors attached to each. Before help is given, the secretary consults the visitor for the district in which the applicant lives, and they decide what shall be done. No application form is used, but particulars of the help given are entered in a book and reported at the next meeting. The secretary makes personal inquiries if he considers it necessary.

The assistance given consists almost entirely of small gifts of money, coal and groceries. In some cases additional help is also obtained from other societies. During 1907 a young man was helped to emigrate and the secretary found work for over thirty women.

Though it is not intended that the association should assist cases in receipt of Poor Law relief this is not strictly adhered to. The secretary and the inspector of poor have no regular interchange of information, but they consult together over cases from time to time.

Three other societies—the Ladies' Clothing Society, the Indigent Female Society, and the Destitute Sick Society—have adopted the association's plan of dividing the town into districts with visitors attached to them. These visitors are invited to attend the monthly meetings of the association so as to avoid overlapping as far as possible. This plan, however, does not seem to advance matters very much, as the help has often been already given before the cases are reported to the committee.

The number of cases dealt with during the year ending October 31st, 1907, was 140, of which about 120 were assisted.

The income for the same year was ;—Subscriptions £29 and interest £6, total £35.

The association appears to be a relief agency adding to the numerous doles given in the town rather than an organisation for bringing about effective co-operation between the many charitable societies and securing adequate help for cases not in the hands of the Parish Council. None of the endowed charities make use of it in any way, and it is not strong enough really to influence the charitable work of the town.

MONTROSE.

TABULAR SUMMARY OF CHARITIES.

NOTE.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Charity.	By whom administered.	Gross yearly income.	Alms-people.	Out-pensioners.	Distribution to poor.		Medical relief and nursing.	Whether recipients of Poor Law relief participate.	Remarks.
					In money.	In kind.			
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		
The Ancient Hospital Fund.	Committee of Town Council.	207 0 0	—	207 0 0	—	—	—	Yes.	Persons receiving Poor Law relief are ineligible for appointment as pensioners, but the pension (24s. a year) is not discontinued if the recipient subsequently comes on the poor roll.
Hedderwick -	Factor of Hedderwick Estate.	4 1 0	—	—	4 1 0	—	—	—	—
Christian Graham -	Magistrates, two ministers, and clergyman of St. Peter's.	3 0 0	—	—	3 0 0	—	—	Yes.	For poor of Old and New Church.
Ouchterlony -	Two ministers, Provost, and eldest bailie.	16 16 0	—	—	16 16 0	—	—	Yes.	—
Butchart -	One private trustee and one representative of Parish Council.	4 10 0	—	—	4 10 0	—	—	Yes.	For poor seamen's children, and poor of the Episcopal denomination.
Christie -	Provost, two ministers, Episcopal minister, and three representatives of Parish Council.	5 0 0	—	—	5 0 0	—	—	Yes.	—
John Mills -	Magistrates and four representatives of Parish Council.	30 0 0	—	—	30 0 0	—	—	Yes.	—
Erskine -	Provost.	44 10 0 (about)	—	—	44 10 0	—	—	No.	The total income is £89 given among 10 poor families, of whom 5 belonged to Montrose.
H. and E. Mills -	Provost and others, including four representatives of Parish Council.	14 0 0	—	—	14 0 0	—	—	Yes.	—
Jean Straton -	Provost, two bailies, two ministers, and minister of St. Peter's.	54 0 0	—	27 0 0	27 0 0	—	—	No.	Pensions of £2 14s. a year, and money gifts of 20s.
Janet Innes -	Mr. Wills, town clerk.	27 13 10	—	27 13 10	—	—	—	Yes.	Pensions of £2 14s. a year.
Alexander Thomson -	Town Council and Kirk Session,	190 0 0	—	190 0 0	—	—	—	No.	Pensions of £2 a year.
Fraser -	Parish Council.	19 5 0	—	—	—	19 5 0	—	Yes.	Given in coals.
Cooper -	Provost, two ministers, Dean of Guild, and Convener of Trades.	40 0 0	—	40 0 0	—	—	—	No.	Pensions of £2 a year.
White -									

Charity.	By whom administered.	Gross yearly income.		Alms-people.		Out-pensioners.		Distribution to poor.		Medical relief and nursing.	Whether recipients of Poor Law relief participate.	Remarks.
		£.	s. d.	£	s. d.	£	s. d.	In money.	In kind.			
Gibson -	Provost, first minister, Dean of Guild, and two representatives of Parish Council.	11	5 4	—	—	11	5 4	—	—	£ s. d.	Yes.	For four oldest and most indigent retired shipmasters.
Jean Thomson -	Provost, town clerk, clergyman of St. Peter's, and two representatives of Parish Council.	137	0 0	—	—	137	0 0	—	—	—	No.	Pensions of £12 18s. a year.
Dorward's House of Refuge	24 Managers.	943	0 0	943	0 0	—	—	—	—	—	Yes.	—
Dorward's Coal Charity -	24 Managers.	25	0 0	—	—	—	—	—	25 0 0	—	Yes.	—
Caithness -	Kirk Session.	16	9 0	—	—	—	—	—	16 9 0	—	Yes.	—
Moore -	Provost and others.	78	0 0	—	—	—	—	78 0 0	—	—	Yes.	Owing to heavy outgoings the net income amounts to about £26 only, which is divided among 20 recipients. Pensions of £5 a year.
Paterson -	Six trustees, two ministers, Provost and eldest bailie.	69	10 0	—	—	69	10 0	—	—	—	No.	Pensions of £4 13s. a year.
Haddon -	Clergyman of St. Peter's, and Provost.	39	0 0	—	—	39	0 0	—	—	—	No.	Pensions of £5 a year.
William Thomson -	Two private persons.	27	0 0	—	—	27	0 0	—	—	—	No.	—
May Collie -	Provost and magistrates.	7	7 0	—	—	—	—	—	7 7 0	—	Yes.	—
Youngson -	Minister and treasurer of St. Peter's and Provost.	34	0 0	—	—	34	0 0	—	—	—	No.	Pensions of about £3 a year.
Burnett -	Kirk Session.	120	0 0	—	—	120	0 0	—	—	—	No.	Pensions of £5 a year.
Nicol -	Provost and first minister.	8	0 0	—	—	—	—	—	8 0 0	—	Yes.	—
Provost Savage -	Provost and two ministers.	70	0 0	—	—	70	0 0	—	—	—	No.	Pensions of £8 a year.
Edwards -	Parish Council.	9	3 4	—	—	9	3 4	—	—	—	Yes.	—
Seamen Society Trust -	Parish Council.	58	0 0	—	—	58	0 0	—	—	—	No.	Pensions of £5 a year.
Wyllie -	Provost, magistrates, first minister and another.	54	0 0	—	—	54	0 0	—	—	—	No.	Pensions of £5 a year.
Mary Savage -	Kirk Session.	12	0 0	—	—	—	—	—	12 0 0	—	Yes.	—
F. B. Paton -	Provost and others.	7	0 0	—	—	—	—	7 0 0	—	—	Yes.	—
Barclay -	Five private persons.	22	0 0	—	—	22	0 0	—	—	—	No.	Pensions of £5 a year.
Jane Straton -	Minister, etc., of St. Paul's United Free Church.	21	5 0	—	—	—	—	—	21 5 0	—	Yes.	Given in coals.

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THRIFT AGENCIES.

FRIENDLY SOCIETIES.

The membership and funds of the adult permanent registered Friendly Societies in Montrose at the end of 1905 were as under :—

	Membership.	Funds.
		£.
Ancient Order of Foresters (1 branch) - - - - -	311	2,469
British Order of Ancient Free Gardeners (1 branch) - - -	73	149
Independent Order of Rechabites' Salford Unity (1 branch) - .	12	4
Loyal Order of Ancient Shepherds, Ashton Unity (1 branch) - -	123	1,486
St. Andrew Order of Ancient Free Gardeners (1 branch) - .	78	86
	597	4,194

If the census figures for 1901 be taken the adult membership of permanent registered friendly societies was 4·3 per cent of the population. It is admitted that this is a small percentage, and the reasons assigned for it are (1) that young men leave the town to obtain employment elsewhere, and if they join a friendly society they join one in the place they move to, (2) the existence of the yearly societies, and (3) that the interest taken in the friendly society movement has declined and there are many ways open to young men to spend money now-a-days which did not exist years ago.

At the last valuation the Court of Foresters was worth 22s. 2d. in the £. A sum has been set aside from the surplus funds out of which the contributions of members of sixty years of age and upwards are paid.

MONTROSE MUTUAL LIFE ASSURANCE SOCIETY.

Founded in 1862.

This society, which is registered under the Friendly Societies Act, provides a sum of money at death varying from £1 to £20 according to age and payments made, which are not less than a half-penny or more than twopence a week.

On December 31st, 1907, the total number of members was 4,830.

The weekly payments for the year amounted to £1,276, and the balance in hand at the end of the year was £7,455.

YEARLY SOCIETIES.

There are two unregistered dividing societies, viz., the Montrose Union Male and Free Female Deposit and Friendly Yearly Society dating from about 1852, and the Montrose Male and Female Deposit and Friendly Yearly Society dating from about 1876, which have a combined membership of nearly 1,000.

Both societies work on the same plan. Members must pay a deposit of sixpence a week at least and twopence a week for the sick and funeral fund. The amount deposited by the members varies considerably, some members will deposit at times as much as 15s. in one payment.

The deposit is returned half-yearly with interest and is largely used for the half-yearly payments of "rent," the societies indeed are often called the "rent" societies.

Admission is open to those in good health between the ages of thirteen and sixty (in the case of women the age is fifty). Members between the ages of thirteen and fifteen make half payments and receive half benefits.

A male member is entitled when sick to 6s. 2d. a week for 13 weeks and 4s. 2d. a week afterwards till the time of the annual division of the balance of the sick and funeral fund. If he dies, his widow receives £3 and if his wife dies, he receives £2, and at the death of a child under 12 years of age £1 is paid.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Female members who must be "free," *i.e.*, widows or single, receive 5s. 2d. a week in sickness for thirteen weeks and half-pay afterwards on the same conditions as the men. In the event of death £2 is paid.

In the case of the Montrose Union Society, during the year ending November, 1907, the sum deposited by the members was £1,554, and the amount paid into the sick and funeral fund £149 by the men and £38 by the women. The sum of 4s. was paid to each member out of the surplus of the sick and funeral fund.

There are no sick benefit societies of any kind in connection with the churches in Montrose.

THE TRADE UNIONS.

The following is a return of the Trade Unions in Montrose, with the membership on December 31st, 1907 :—

Name of Union	Membership Dec. 31st, 1907
National Federal Union of Bakers ⁴ - - - - -	18
United Operative Plumbers Association of Scotland ³ - - - - -	8
Amalgamated Society of Engineers ¹ - - - - -	19
Scottish Operative Tailors and Tailoresses Association ² - - - - -	29
Associated Society of Carpenters and Joiners ¹ - - - - -	5
Dock Labourers' Union ⁵ - - - - -	50
Postmen's Federation ⁶ - - - - -	18
	<hr/> 127 <hr/>

BENEFITS GIVEN BY TRADE UNIONS.

¹ Sick, accident, out-of-work, lock-out or strike, superannuation and death.

² Sick, lock-out or strike, superannuation and death. An allowance is also given if a member, though not ill himself, has to cease work on account of any infectious disease.

³ Sick, superannuation and death.

⁴ Lock-out or strike and death.

⁵ Accident.

⁶ Members pay nominal contributions in order to secure representation in case of grievances.

CO-OPERATIVE SOCIETIES.

MONTROSE BAKING AND TRADING SOCIETY.

Established in 1846.

This society has a central store and two branches. The business comprises the sale of coal and provisions including bread.

At the end of September, 1907, the number of members was 723 and the share capital £1,517, while the sales for the year ending September amounted to £7,950. A dividend at the rate of 2s. per £ on members' purchases was paid for the half-year ending September, 1907.

In September, 1904, the number of members was 784, the share capital £1,723 and the sales for the year ending September amounted to £9,762. A dividend at the rate of 2s. per £ on members' purchases was paid for the half-year ending September, 1907.

MONTROSE BAKING AND GROCERY CO-OPERATIVE ASSOCIATION.

Established in 1861.

This society, which deals in provisions only, has a central store and two branches.

At the end of December, 1907, the number of members was 1,212, of whom 1,082 resided in Montrose, and the share capital was £1,751, while the sales for the year

amounted to £20,666. A dividend at the rate of 3s. per £ on members' purchases was paid for the half-year ending December, 1907.

In December, 1897, the number of members was 866, while the sales for the year were £13,225.

THE MONTROSE SAVINGS BANK.

(Trustee Savings Bank.)

This bank was established in 1840 and is certified under the Act of 1863.

In November, 1907, the number of depositors stood at 4,146 and the amount due to depositors was £170,775 16s. 0d.

The following is a classified list of the depositors according to the amount of their balances :—

No. of Depositors.							£	£.	s.	d.
478 whose respective balances did not exceed - - - -							1	159	16	5
725	"	"	"	were above £ 1 and not exceeding			5	1,781	7	10
457	"	"	"	"	"	"	10	3,200	9	10
304	"	"	"	"	"	"	15	3,672	6	5
226	"	"	"	"	"	"	20	3,915	0	3
331	"	"	"	"	"	"	30	7,950	14	5
245	"	"	"	"	"	"	40	8,493	18	3
192	"	"	"	"	"	"	50	8,558	2	5
406	"	"	"	"	"	"	75	24,850	17	0
194	"	"	"	"	"	"	100	16,670	0	6
196	"	"	"	"	"	"	125	21,756	17	7
94	"	"	"	"	"	"	150	12,903	18	8
143	"	"	"	"	"	"	200	24,526	13	9
155	"	"	"	"	"	"		32,335	12	8
4,146								£170,775	16	0

Of the above sum all but about £28,000 was held by residents in Montrose.

The interest allowed is at the rate of 2½ per cent. As compared with ten years ago the total sum due to depositors has increased by £11,000.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Montrose on May 15th, 1906.

Paupers on May 15th, 1906—Parish of Montrose.

Population (1901).	Ordinary Poor.	Per cent of population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers all classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of population.	No.	Per cent of ordinary poor.
14,027	415	3·0	7	2	408	98	415	56	471	3·4	144	34·7

The 415 ordinary poor mentioned above do not include the forty paupers maintained free of charge to the Parish Council in Dorward's House of Refuge for the Destitute (*see* page 111); if these be added the percentage of ordinary poor to population is 3·3 instead of 3·0.

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Of the 415 ordinary poor seventeen were paid for by the Parish Council in Dorward's House of Refuge and twenty-six were in the lodging house or almshouse maintained by the Parish Council. Those in Dorward's House of Refuge and in the lodging house are said to be of much the same class, and if not in these institutions they would be in receipt of out-relief.

On May 15th, 1896, the number of ordinary poor was 368 and the percentage of ordinary poor to population (1891) was 2·6 ; at that date there were eleven paupers in the poorhouse. (For further details, *see* Table A. Appendix VI., p. 173).

Relief is administered by a committee consisting of the whole Parish Council.

*Cost of Pauperism—Parish of Montrose.
Year ending May 15th, 1906.*

Population 1901.	Ordinary Poor.			Lunatic Poor.	General Administra- tive Charges.	Total for all Purposes.	Cost per head of Population.	
	Outdoor.	Indoor.	Total.					
14,027	£. 2,675	£. 214	£. 2,889	£. 1,588	£. 739	£. 5,216	s. d. 7 5	

For the year ending May, 15th, 1896 the cost of the ordinary poor was £2,459 and the total cost for all purposes £4,144, which was at the rate of 5s. 9d. per head of population (1891). (For further details, *see* Table B. Appendix VII., p. 174).

It will be seen from the following figures that the rate of pauperism in Montrose as compared with that of other large urban parishes in Forfar is very high.

Return of Ordinary Poor relieved on May 15th, 1906.

Parish.	Population 1901.	Ordinary Poor May 15th, 1906.	Per cent of ordinary poor to population.
Montrose - - - - -	14,027	455	3·3
Forfar - - - - -	12,879	230	1·8
Arbroath and St. Vigians - - - - -	24,677	404	1·6
Brechin - - - - -	10,444	141	1·4

The high rate of pauperism in Montrose may be in part due to its being a decaying town with a large number of old people, the young people, men especially, being in the habit of migrating to other centres in search of work. When the census was taken in 1901 the percentage of persons 60 years of age and upwards to population in Montrose was 13·4 as against 10·8 for Brechin, 10·7 for Forfar and 9·8 for Arbroath and St. Vigians.

We think, however, that the policy of the Parish Council in administering relief is also a factor which must be taken into account. The pauperism in Montrose has for many years been regarded as being somewhat excessive. As far back as 1886, for instance, when the town was much more prosperous than it is now, the percentage of ordinary poor to population (1881) on the 15th of May was 2·8.

MONTROSE.

Population (1901)

SUMMARY of the income derived from charities and of the amount expended by the Parish Council on out-relief.

	£
Income from charities - - - - -	4,843
Out-relief (Year ending May 15th, 1906) - - - - -	2,675
	7,518

REPORT ON THE BURNETT MORTIFICATION AND CERTAIN ABERDEENSHIRE PARISHES.

TABLE OF CONTENTS.

	<i>Page.</i>		<i>Page.</i>
The Burnett Mortification - - -	355 [131]	LONMAY—(continued).	
Tabular Summary of Replies received from		Reid's Legacy - - -	- 376 [152]
Ministers or Kirk Session Clerks -	356 [132]	Burnett Mortification - - -	- 377 [153]
NEW DEER - - -	368 [144]	KININMONTH <i>Quoad Sacra</i> PARISH -	- 377 [153]
Bruce Bequest - - -	368 [144]	Bruce Bequest - - -	- 377 [153]
Burnett Mortification - - -	368 [144]	Reid Bequest - - -	- 377 [153]
Simpson's Bequest - - -	369 [145]	Crimonmogate Nursing Association -	- 377 [153]
Elizabeth Philip's Bequest - - -	369 [145]	Church Charities - - -	- 377 [153]
John Thom's Bequest - - -	369 [145]	Thrift Agencies - - -	- 377 [153]
James Brown's Charity - - -	369 [145]	Friendly Societies - - -	- 377 [153]
The Mitchel Trust - - -	369 [145]	Poor Law Relief - - -	- 378 [154]
John Simpson Fund - - -	369 [145]	METHLICK - - -	- 378 [154]
John Rettie Bequest - - -	370 [146]	Burnett Mortification - - -	- 378 [154]
SAVOCH <i>Quoad Sacra</i> PARISH - - -	370 [146]	Charities of Maitland, Moir and Lind -	- 379 [155]
Bruce Bequest - - -	370 [146]	Imlah Trust - - -	- 379 [155]
Poor's Fund - - -	370 [146]	Church Charities - - -	- 379 [155]
MAUD <i>Quoad Sacra</i> PARISH - - -	370 [146]	Thrift Agencies - - -	- 379 [155]
Bruce Bequest - - -	370 [146]	Friendly Societies - - -	- 379 [155]
Maud District Nursing Association -	370 [146]	Savings Bank - - -	- 379 [155]
Church Charities - - -	370 [146]	Poor Law Relief - - -	- 380 [156]
Thrift Agencies - - -	371 [147]	SKENE - - -	- 381 [157]
Friendly Societies - - -	371 [147]	Edward's Benevolent Trust - - -	- 381 [157]
Savings Bank - - -	371 [147]	Milne Fund - - -	- 381 [157]
Poor Law Relief - - -	372 [148]	Burnett Mortification - - -	- 381 [157]
LONGSIDE - - -	372 [148]	Church Charities - - -	- 382 [158]
Bruce Bequest - - -	373 [149]	Thrift Agencies - - -	- 382 [158]
Charities of Shewan and others - -	373 [149]	Friendly Societies - - -	- 382 [158]
Burnett Mortification - - -	373 [149]	Poor Law Relief - - -	- 382 [158]
Ann Barclay's Charity - - -	373 [149]	DYCE - - -	- 382 [158]
Mearns Bequest - - -	373 [149]	Edwards' Benevolent Trust - - -	- 383 [159]
Robb Bequest - - -	373 [149]	Burnett Mortification - - -	- 383 [159]
The Mitchel Trust - - -	373 [149]	Stoneywood District Nursing Association -	- 383 [159]
St. John's Episcopal Church Charities -	374 [150]	The Dyce Town Council - - -	- 383 [159]
ARDALLIE <i>Quoad Sacra</i> PARISH - - -	374 [150]	Church Charities - - -	- 383 [159]
Bruce Bequest - - -	374 [150]	Thrift Agencies - - -	- 383 [159]
BLACKHILL <i>Quoad Sacra</i> PARISH - - -	374 [150]	Friendly Societies - - -	- 383 [159]
Bruce Bequest - - -	374 [150]	Poor Law Relief - - -	- 384 [160]
Church Charities - - -	374 [150]	OLD MACHAR - - -	- 384 [160]
Thrift Agencies - - -	375 [151]	Burnett Mortification - - -	- 385 [161]
Friendly Societies - - -	375 [151]	Harrow's Mortification - - -	- 385 [161]
Poor Law Relief - - -	375 [151]	Poor's Fund - - -	- 385 [161]
LONMAY - - -	376 [152]	Calder's Mortification - - -	- 385 [161]
Bruce Bequest - - -	376 [152]	Gifts of Annand and others - - -	- 385 [161]
Lundie's Legacy - - -	376 [152]	Mitchell's Hospital - - -	- 385 [161]
Milne's Legacy - - -	376 [152]	Dunbar Hospital and the Bede Fund -	- 386 [162]
Gibbon's Legacy - - -	376 [152]	Baillie Clarks' Coal Fund - - -	- 386 [162]
		Sick Labourers' Fund - - -	- 386 [162]
		Tabular Summary of Charities - - -	- 387 [163]

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

THE BURNETT MORTIFICATION.

John Burnett in 1783 settled the residue of his estate on the Synod of Aberdeen, the net income to be distributed by them annually in sums of not less than £20 or more than £50 each among all the parishes in rotation within the Synod of Aberdeen (except the town and parish of Aberdeen and those within the Presbytery of Fordyce which were not within Aberdeenshire) and also every other parish within the county though not within the Synod, and to be applied by the Kirk Sessions of the respective parishes "for the support and relief of persons reduced in their circumstances who cannot be properly admitted to the poor's funds, and who shall be thought most deserving of such supply, without any limitation in regard to whatever rank of life they either have been or may be in at the time, and for the maintenance and support of the families of such persons, or widows, or for the education of their children or the education of orphans."

The property of the trust consists of farm lands in Kincardineshire producing a gross yearly rental of £484. For the year 1906-7 the outgoings in respect of rates, taxes, interest on advances, repairs, and miscellaneous expenses amounted to £130, and a sum of £100 was paid to a sinking fund and applied in reduction of a debt incurred to meet expenditure on buildings and estate improvements. The amount remaining due on this account was £511. In the same year the payments to parishes (nine) amounted to £240, and at the close of the account there was a balance in hand of £283.

The general management of the trust rests with a committee of the Synod of Aberdeen, who adopted a scheme, in the year 1900, under which the parishes interested receive in rotation sums of from £20 to £50 each, the sums so allocated varying directly according to the population of the parish and inversely according to the amount of local charities. It is calculated that the turn of each parish to participate should come round once in eight years or thereabouts.

The sums received are distributed by the Kirk Sessions of the respective parishes except in five cases, in which the administration is in the hands of a joint committee of members of the Parish Council and Kirk Session. Seven of the parishes participating in the fund were visited by us, and particulars of the distribution were obtained by means of personal interviews, while in the case of the other parishes information was obtained in response to inquiries in writing addressed to the several Kirk Sessions.

Subjoined is a tabular statement giving a synopsis of the particulars of information which we obtained.

Except in the case of the eight parishes next mentioned, persons in receipt of Poor Law relief do not participate in the Charity.

REPLIES TO QUESTION II. ON FORM OF INQUIRY (see Appendix V., p. 172).

In the following Parishes the money was in some cases given to persons in receipt of Poor Law relief.

Crathie and Braemar.—"Very rarely does anyone in receipt of Poor Law relief get any of this charity; only in cases of sudden illness or bereavement, for a short time."

Lonmay.—"The fund is distributed among poor persons indiscriminately, whether on the poor roll or not."

Midmar.—"Assistance was given to persons receiving Poor Law relief—especially so when any extraordinary circumstances occurred."

Oyne.—"Not, except in very special cases."

Peterculter.—"Being given as a Christmas bounty a few of those on the poor roll are sometimes included (possibly 2 or 3 out of the 10)."

Tullynessle and Forbes.—"About one half."

Turriff.—"As a rule, no; but in some cases it has been given."

Strachan.—"Apparently all persons have got it, about one to six outside of relief."

THE BURNETT MORTIFICATION.
TABULAR SUMMARY OF REPLIES RECEIVED FROM MINISTERS OR KIRK SESSION CLERKS.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed.	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
<i>Aberdeen</i> :—										
Aberdour	1898	£ s. d. 20 0 0	1898-1907	£ s. d. 20 0 0 (In sums of £4, £3, £2, £1 10s. or £1 annually)	Kirk Session.	In money	2 (1907)	Some inquiries made by Kirk Session as to means, character and thrift.	20 0 0	—
Aboyne	1895	36 17 6	Every winter	Not stated.	Kirk Session.	In money and groceries	No information	None; recipients selected privately by members of Kirk Session.	50 0 0	Kirk Session distribute fund every winter until it is exhausted.
Alford	1901	20 0 0	See remarks.	See remarks.	Kirk Session.	In money	See remarks.	None deemed necessary; recipients said to be known to members of Kirk Session.	20 0 0	Amount received periodically from trustees of Burnett Mortification by Kirk Session is added to other funds and administered along with these at the rate of £2 to £2 10s. per annum for each recipient. In 1907 there were 9 recipients of these funds.
Auchindoir	1900	20 0 0	See remarks.	No information.	Kirk Session.	In money	See remarks.	None; all recipients and their circumstances said to be well known to Kirk Session.	20 0 0	The fund is treated as a separate one, and is said to be given sometimes in considerable sums to deserving persons. Number of recipients varies in different years.
Auchterless	1895	20 13 6	1896.	9 0 0	Kirk Session.	In money	10	Kirk Session said to satisfy themselves as to character, etc., before making grants.	20 0 0	—

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Belhelvie	-	1904	50 0 0	Periodically.	2 0 0 (1907) (16 10 0 altogether since receipt of grant).	Kirk Session.	Usually in money, some- times in gro- ceries. Occasion- ally to a small crofter who has lost a cow, etc. No infor- mation	2 (1907)	As particular in- quiry as possible regarding means, character and self- help.	50 0 0	-
Birse	-	1895	34 19 6	No informa- tion.	No informa- tion.	Kirk Session.	No infor- mation	No infor- mation	No information.	50 0 0	Kirk Session clerk stated that he could find no particulars in Session records to enable him to answer questions regarding distribution. The grant was banked "in moder- ator's or clerk's name so as to be accessible to the Session for the purposes for which said sum is de- signed." In 1907 there was a sum in hand, £23 4s. 0d.
Bourtie	-	1905	20 0 0	Periodically.	2 0 0 (1907)	Kirk Session.	In money	1 (1907)	None; parish said to be so small that cases are well known.	20 0 0	-
Cairney	-	1903	50 0 0	Periodically.	5 14 6 (1907)	Kirk Session.	Mostly in money; a little in kind	12 (1907)	None; "every elder knows the poor in his district."	50 0 0	-
Chapel-of-Garioch	-	1905	50 0 0	1905-7.	13 10 0	Kirk Session.	In money	9 (1905) 6 (1906) 7 (1907)	Inquiries are made by members of Kirk Session.	50 0 0	-
Clatt	-	1901	20 0 0	Periodically.	2 8 10 (1907)	Kirk Session.	In money.	3 (1907).	None; circumstances of poor persons said to be accur- ately known to members of Kirk Session.	20 0 0	-
Cuny	-	1894	33 5 6	No informa- tion.	33 5 6	Kirk Session.	In money.	No infor- mation.	Personal enquiries are made by In- spectors of Poor and members of Kirk Session.	50 0 0	-

Tabular Summary of Replies received from Ministers or Kirk Session Clerks—continued.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed.	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
Coull - - -	1894	£. s. d. 26 15 6	Annually.	£. s. d. 3 0 0 to 4 0 0 each year.	Kirk Session.	Partly in money and partly in kind.	7 to 10 annually.	None ; recipients said to be known to members of Kirk Session.	£. s. d. 44 8 0	—
Crathie and Brackmar - - -	1894	39 4 0	No information.	No information.	Kirk Session.	Mostly in money, but sometimes in clothes or bedding.	No information.	Apparently none.	50 0 0	This is one of the parishes in which the money is given to persons in receipt of Poor Law relief.
Crimond - - -	—	—	—	—	Kirk Session.	—	—	—	20 0 0	No return received.
Cruden - - -	1907	20 0 0	See remarks.	Nil.	Kirk Session.	See remarks.	None.	No information.	20 0 0	In accordance with a resolution of the Kirk Session (27 January, 1907,) the money has been invested on Deposit Receipt with Town and County Bank, Ltd., in order to raise an annual sum for such cases as the Session should consider most deserving.
Culsalmond - - -	1906	20 0 0	1906-7.	6 0 0	Kirk Session.	In money.	6	Personal inquiries by a member of Kirk Session.	20 0 0	—
Daviot - - -	1906	20 0 0	1906.	1 10 7	Kirk Session.	In money.	2	Personal inquiries by Minister.	20 0 0	Very few really poor in this parish.
Deer, New - - -	1898	20 0 0	Periodically for special cases.	See remarks.	Joint Committee of Kirk Session and Parish Council.	In money.	—	Recipients said to be well-known.	20 0 0	Amount of balance £17 or £18 in Savings Bank. N.B. This is one of the parishes which we visited. See Report, p. 144.

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Deer, Old	1897	20	0	0	Periodically.	See remarks.	Kirk Session.	In money.	2 (1907).	It was said that "Elders and Minister have no difficulty in knowing that the cases are both necessitous and deserving."	20	0	0	Kirk Session said to have always kept the Burnett money for special cases such as prolonged sickness, or illness of the wage-earner. Amount distributed varies from £1 to £3.
Drumblade	1903	50	0	0	Periodically.	7 0 0 (1907)	Kirk Session.	In money.	7 (1907)	No information, except that "means and character are considered."	50	0	0	—
Drumoak	1904	20	0	0	Annually (see remarks).	1 13 6 (1905)	Kirk Session.	In money.	3 (1905)	None, as to character or thrift. Means of recipients said to be "already known to the Kirk Session."	20	0	0	Great part of grant last received is in Savings Bank.
Dyce	1904	20	0	0	As needed in special cases.	Not stated.	Kirk Session.	In money, grants of £1.	—	Recipients said to be known.	20	0	0	A balance of £20 (including portion of last grant) in Bank.
Echt	1894	27	17	0	Periodically.	1 3 8 (balance in 1905)	Kirk Session.	In money, 10s. to £2.	2 (1905)	Inquiries said to be seldom required.	50	0	0	N.B. This is one of the parishes which we visited. See Report, p. 158.
Ellon	1894	20	0	0	Spread over several years.	Not stated.	Minister and Kirk Session.	Usually in money but also in coals or clothing.	2 (yearly average)	None; recipients said to be "well known to Minister and elders."	20	0	0	The Fund is given along with other Charities as need arises.
Fintray	1904	20	0	0	Periodically.	4 0 0 (1905)	Kirk Session.	In money.	3 (1905)	Personal inquiries said to be made by members of Session.	20	0	0	The money is reserved for special cases only.
Forgue	1895	50	0	0	Annually down to 1903 (see remarks).	(See remarks)	Kirk Session.	In money.	4	Minister or some of the Trustees said to know all the circumstances.	20	0	0	On receipt of the grant in 1895, £23 were paid over to Kirk Session of Ythan Wells for distribution in that part of the Civil Parish of Forgue, and such sum as was found necessary up to 1903, when the fund was exhausted.
Foveran	1907	50	0	0	Periodically.	5 0 0 (1907)	Kirk Session.	In money, (£2 were given for educational needs.)	3 (1907)	None; every individual in parish said to be known to Kirk Session.	50	0	0	—

Tabular Summary of Replies received from Ministers or Kirk Session Clerks—continued.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
Fraserburgh	Not stated	£. s. d. 20 0 0	Not stated.	£. s. d. 20 0 0	Kirk Session.	In money.	(about) 60	Apparently none; recipients said to be "generally well known to the elders."	£. s. d. 20 0 0	—
Fyvie -	Not stated	45 15 6	Annually until exhausted.	Not stated.	Kirk Session.	In money, and in clothing.	Not stated.	None; recipients said to be "fully known" to Minister and Kirk Session.	50 0 0	—
Gartly -	1904	50 0 0	Periodically.	6 10 0 (1906)	The Minister and ten elders.	In money.	12 (1906)	Apparently none; no information given on this point.	50 0 0	—
Glass -	1904	50 0 0	See remarks.	See remarks.	Kirk Session	Chiefly in money; rarely in kind — clothing or coals.	See remarks.	None; recipients said to be intimately known to members of Kirk Session.	50 0 0	Owing to receipt of another legacy Kirk Session have not yet had occasion to draw upon last grant, which is lying on deposit receipt in North of Scotland Bank.
Glenbuchat -	1901	27 19 4	1901-7	24 0 0	Kirk Session (6 members and minister)	Chiefly in money; but part in under-clothing etc.	6 (1907)	None; said not to be required, "as Kirk Session knows each family and individual in the Parish."	27 19 4	—
Glenmuick -	1894	47 7 6	Spread over 3 or 4 years after date of receipt.	47 7 6	Kirk Session	Generally in money; partly in kind — groceries and under-clothing.	26 (1894)	None; recipients said to be known to Kirk Session.	50 0 0	Two Parishes <i>quoad sacra</i> receive a share of the money (£9 in one case £6 in the other) which is distributed by their Kirk Sessions.

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MORTIFICATION.

	1903	1919	19	6	See remarks.	See remarks.	Kirk Session.	In money.	51 (1906)	None; "all the facts as to means, character and thrift are known to the administrators."	20 0 0	Administrators have not divided the grant annually, but at some period more than usual distress.
Huntley	-	-	-	-	See remarks.	See remarks.	Kirk Session.	In money.	51 (1906)	None; "all the facts as to means, character and thrift are known to the administrators."	20 0 0	Administrators have not divided the grant annually, but at some period more than usual distress.
Inesh	-	1906	20	0 0	1906	5 10 0	Kirk Session.	In money.	5 (1907)	Apparently none; Kirk Session are "satisfied."	20 0 0	—
Inverurie	-	1906	20	0 0	Periodically.	£2 (1907)	Kirk Session.	Partly in money, and partly in boots and blankets.	7 (1907)	Some inquiry is made as to means and character.	20 0 0	—
Keig	-	1901	32	8 8	Periodically.	£30 up to end of 1907.	Minister and Kirk Session.	In money (£29); about £1 in clothing.	4 (1907)	"All inquired into. Parish is small, and recipients are all well known."	32 8 8	—
Keithall and Kinkell	-	1905	20	0 0	Periodically.	22 2 0* (1907) (see remarks).	Kirk Session.	In money 20 10 0, and 1 12 0 (medical attendance).	17 (1907)	Apparently none; means, character and thrift "are taken into account by the Kirk Session in distributing the fund."	20 0 0	*This amount includes money derived from other Charities.
Kemnay	-	1906	50	0 0	Annually for 8 to 10 years.	£5 (1906), £5 to £8 each year.	Kirk Session.	In money.	5 (1906) 8 (1907)	None; recipients said to be well known.	50 0 0	—
Kildrummy.	-	1901	34	17 5	Annually.	About 5 10 0	Kirk Session.	In money.	3 (1907)	"No special inquiry."	34 18 0	Grant is administered so as to last till next is received.
Kincardine O'Neill	-	1895	40	8 0	Annually according to need.	40 8 0	Kirk Session.	Partly in money; partly in coal.	13 (1902)	None; recipients said to be well-known to Kirk Session.	50 0 0	Grant spread over years till next is received.
King Edward	-	1896	20	0 0	Last in 1907.	6 0 0 (1907)	Kirk Session.	In money.	4 (1907)	"Private."	20 0 0	—
Kinnellar	-	1905	40	0 0	Periodically as needed.	3 0 0 (1907)	Kirk Session.	In money.	4 (1907)	None; "the parish is a small one and the people well-known to the Minister and Kirk Session."	40 0 0	—
Kinnethmont	-	1902	50	0 0	As needed.	4 7 6 (1902)	Kirk Session.	In money only.	10 (1902)	None; recipients said to be well-known to Kirk Session.	50 0 0	—

Tabular Summary of Replies received from Ministers or Kirk Session Clerks—continued.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed.	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
Kintore	1906	£ 50 0 0 s. d.	As needed.	£ 8 0 0 s. d. (1907)	Kirk Session.	Wholly in money.	20 (1907)	None; "the characters of the people are well-known."	£ 50 0 0 s. d.	—
Leochel Cushnie	1902	20 0 0	See remarks.	See remarks.	Kirk Session.	In money.	See remarks.	None; "all recipients are well-known to members of the Session."	20 0 0	Amalgamated with other Kirk Session Funds, of which £16 were distributed in 1907 among 11 recipients.
Leslie	1906	20 0 0	As needed.	3 0 0 (1907)	Kirk Session.	In money.	1 (1907)	Personal inquiries made by Minister.	20 0 0	Grant is spread over 10 years.
Logie Buchan	1907	20 0 0	Applied to special cases as required.	2 0 0 (1907)	Kirk Session.	In money.	1 (1907)	Inquiries said to be unnecessary.	20 0 0	Grant is spread over a number of years.
Logie-Coldstone	1895	20 0 0	1896-7-8.	20 0 0	Kirk Session.	In money.	See remarks.	Full inquiry made by Kirk Session.	20 0 0	The proceeds of the Trust were administered along with the other Charities. In 1896 £45 were distributed among 17 recipients; in 1897, £36 among 14, in 1898, £39 among 17, in sums varying from 10s. to £6 to each.
Longside	1899	20 0 0	Annually (only interest, 10s.).	0 10 0	Joint Committee of Kirk Session and Parish Council.	In money.	1 (1907)	Recipients said to be known to Committee.	20 0 0	The money is on deposit, and interest is administered with a sum, £1 11s. from another Charity.
Lonmay	1898	20 0 0	Periodically.	—	Joint Committee of Kirk Session and Parish Council.	In money; in sums of 5s. or 10s.	—	Recipients said to be well known.	20 0 0	N.B.—This is one of the parishes which we visited. (See Report, p. 148.)
										N.B.—This is one of the parishes which we visited (see Report, p. 152), and in which the money is given to recipients of Poor Law Relief.

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1895	35	9	6	When needed in special cases.	Not stated	Kirk Session	Generally in small money, doles, also in kind, for medical attendance, funeral expenses, and cases of loss of stock by crofters.	Not stated.	No special inquiries made.	50	0	0	—	
Machar, New	1905	50	0	0	Annually as needed.	3 0 0 (1907)	Kirk Session	In money.	3 (1907)	Personal inquiries from recipients themselves.	50	0	0	—
Machar, Old	1904	50	0	0	Annually.	6 0 0	Kirk Session	In money; annuities of £1 each.	6	Recipients said to be known to Kirk Session.	50	0	0	N.B.—This is one of the parishes which we visited. (See Report p. 160.)
Moldrum	1907	20	0	0	Annually.	2 0 0 each year.	Kirk Session	Partly in money and partly in kind.	10 (1907)	“The Minister, who disburses, knows the circumstances and character of recipients.”	20	0	0	—
Methlick	1908	50	0	0	Periodically.	—	Kirk Session	In money; sums of £1 or £2.	—	Recipients said to be well known to Kirk Session.	50	0	0	N.B.—This is one of the parishes which we visited. (See Report, p. 154.) The grant had just been received and no distribution had been made.
Midmar	(See remarks)	34	1	6			Minister and Kirk Session.	In money.	—	—	50	0	0	The Minister and Kirk Session who were in office when grant was last received are either dead or have left the district. Record of distribution has been destroyed. This is one of the parishes in which the money has been given to those in receipt of Poor Law Relief.
Monquhitter	1897	40	0	0	As needed.	4 0 0 (1907)	Kirk Session	In money.	3 (1907)	Kirk Session “take the opinion of such persons as are in a position to give the necessary information.”	20	0	0	—

Tabular Summary of Replies received from Ministers or Kirk Session Clerks—*continued*.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed.	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
Monymusk -	1907	£ 20 0 0 s. 0 d. 0	In special cases as needed.	£ 2 17 0 s. 0 d. 0 (1907)	Kirk Session	Nearly always in money; sometimes in medicine or flannels.	3 (1907)	None ; recipients said to be known.	£ 20 0 0 s. 0 d. 0	Grant made to last as long as possible.
Newhills -	1905	20 0 0	When needed in special cases.	11 10 0 s. 0 d. 0 (up to end of 1907)	Kirk Session	In money.	19 (during 1905-6-7).	Apparently none.	20 0 0	—
Oyne -	1907	20 0 0	Periodically.	3 0 0 s. 0 d. 0 (1907).	Minister and Kirk Session.	In money and coals.	6 (1907).	None ; recipients well known.	20 0 0	This is one of the parishes in which the money is given to recipients of Poor Law relief.
Peterculter -	1905	20 0 0	Annually (Christmas).	7 10 0 s. 0 d. 0 (1905-6-7).	Kirk Session.	In money, 5s. each recipient.	10 (each year).	Character, etc., "taken into consideration."	20 0 0	This is one of the parishes in which the money is given to recipients of Poor Law relief.
Peterhead -	1900	20 0 0	—	Nil.	Kirk Session.	—	—	—	20 0 0	Since grant was received it has lain in the Bank on deposit receipt and each year's interest is added to it. Grant largely used for men out of work through illness.
Pitsligo -	1900	20 0 0	Annually.	3 0 0 s. 0 d. 0 (1906)	Kirk Session.	In money or kind.	27 (during 1900-6).	Personal inquiries in each case.	20 0 0	Nothing has been distributed as there are other funds in the parish available for the poor.
Premnay -	1907	20 0 0	—	Nil.	Kirk Session.	In money, or kind, when given.	None.	None ; recipients of well known to Kirk Session.	20 0 0	
Rathen -	1901	20 0 0	1901.	20 0 0	Kirk Session and Parish Council.	In money, in sums of £2, £1, and 10s.	11 (from Kirk Session only. Number of recipients from Parish Council was not given.)	Inquiries made by members of Kirk Session.	20 0 0	The grant was equally divided between the Kirk Session and the Parish Council. Information as to the distribution of moiety allocated to Parish Council was not given.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Rayne	1907	50	0	0	Annually as needed.	3 19 3 (1907).	Kirk Session.	Mostly in money ; occasion- ally in coals, or other things in special cases.	3 (1907).	Some inquiries made if means are not known.	50	0	0	—
Rhynie	1903	50	0	0	Periodically.	2 10 0 (1904) 19 5 0 altogether since grant was re- ceived.	Kirk Session.	In money.	4 (1904).	None, "the per- sonal knowledge of the trustees is sufficient."	50	0	0	—
St. Fergus	1898	Not stated.	Not stated.	Not stated.	Not stated.	Not stated.	Kirk Session.	In money chiefly, and in grocer- ies.	25 (1898- 1900).	None ; particulars said to be "fairly accurately known."	20	0	0	—
Skene	1905	20	0	0	Periodically.	—	Kirk Session.	In money ; in sums of £1 or £2.	—	Recipients said to be known to Kirk Session.	20	0	0	N.B.—This is one of the parishes we visited. (See Report, p. 157.)
Slains	1893	31	18	6	Annually.	10 4 8 (1907)	Kirk Session.	Mostly in money ; occasion- ally in kind.	20 (1907)	Some inquiries made into means.	50	0	0	—
Strathdon	1902	20	0	0	Periodically.	2 0 0 (1907)	Kirk Session.	In money ; in doles of 2s. 6d.	16 (1907)	None ; means, etc., said to be "per- fectly well known."	20	0	0	£6 allocated to <i>quoad sacra</i> Parish of Corgarff.
Strichen	1900	20	0	0	1900 and since in 6 cases.	12 0 0 (1900) 8 0 0 since.	Kirk Session.	In money ; in sums of about £1 each.	10 (1900) 6 since.	None ; Kirk Session said to "have an intimate know- ledge of the cir- cumstances of the people," etc.	20	0	0	—
Tarland	1895	35	18	6	Year after year as needed.	Not stated.	Kirk Session.	Partly in money ; mostly in kind —chiefly coals.	Not stated.	No information.	20	0	0	Of the sum received in 1895 £4 was given to <i>quoad sacra</i> Parish of Corgarff.

Tabular Summary of Replies received from Ministers or Kirk Session Clerks—continued.

Parish.	When last received.	Amount received.	When distributed.	Amount distributed.	By whom distributed.	How given.	Number of recipients.	Inquiries made.	Amount of Grant according to Scheme of Allocation adopted by Synod in 1900.	Remarks.
Tarves	1908	£ s. d. 20 0 0	1908.	£ s. d. 1 0 0	Kirk Session.	In money; £1.	1	None; recipients said to be known personally to Minister and Kirk Session.	£ s. d. 20 0 0	—
Tough	1902	20 0 0	As needed.	1 0 0 (1907)	Kirk Session.	In money; £1.	1 (1907)	None; means, character, etc., said to be known to Session.	20 0 0	--
Towie	1902	27 0 0	1902-6.	27 0 0 (£5 for four years, £7 for last)	Kirk Session.	In money; in sums not less than £1.	3 (1902) 3 (1903) 4 (1904) 4 (1905) 5 (1906) 10 (1907)	Full inquiry made as to means; character said to be well known.	27 0 8	--
Tullynessle and Forbes	1902	50 0 0	As needed.	7 0 0 (1907)	Kirk Session (per Minister.)	In money.	10 (1907)	None; means, character, etc., said to be well known	50 0 0	This is one of the parishes in which the money is given to persons receiving Poor Law relief. About half the recipients are said to be on the Poor Roll.
Turriff	1897	50 0 0	Annually.	2 0 0 (1907)	Minister and Kirk Session.	In money to assist poor to pay their rents at Martinmas.	1 (1907)	Not stated.	20 0 0	This is one of the parishes in which the money has been given to persons receiving Poor Law relief.
Tyrie	1900	20 0 0	As needed.	7 0 0 (1907)	Kirk Session.	In money; sums of £1.	7 (1907)	Inquiry made if Kirk Session have no previous knowledge of recipients.	20 0 0	—
Udny	1899	20 0 0	Annually.	4 0 0 each year.	Kirk Session.	In coal.	12 to 14	None; all recipients said to be well-known to Kirk Session.	20 0 0	--

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<i>Bunff</i> :— Alvah	1897	31 17 0	Periodically.	5 8 6 (1907)	Kirk Session.	In coal and clothing ; sometimes in money.	6 (1907)	None ; (as above).	50 0 0	—
Cabrach	—	—	—	—	Kirk Session.	—	—	—	38 12 0	No return received.
Forglan	1895	25 12 6	Annually.	4 11 0 (average)	Kirk Session.	In money only.	7 (average for 5 years).	None ; (as above).	50 0 0	—
Gamrie	1898	50 0 0	Annually.	5 11 3	Kirk Session.	In money.	21 (1904)	None : (as above).	50 0 0	—
Inverkeithny	1896	32 10 0	Annually.	6 10 0 (in 1901, which ex- hausted the Fund)	Kirk Session and repre- sentatives of Parish Council.	In money.	7 (1901)	Inquiry as to means made by Moder- ator.	20 0 0	—
<i>Kincardine</i> :— Banchory-Devenick	1904	20 0 0	Periodically.	8 0 0 (1907)	Minister, Kirk Session and Heritors.	In money.	7 (1907)	Inquiries made by members of Kirk Session.	20 0 0	£10 paid to Porlethen.
Banchory-Ternan	1908	50 0 0	Periodically.	6 14 2	Kirk Session.	In coal, tea and sugar.	17	None ; recipients said to be person- ally known to Kirk Session.	50 0 0	—
Durris-	1904	20 0 0	As needed.	Not stated.	Kirk Session.	In money.	Not stated.	Inquiries made if recipient's circum- stances are not known.	20 0 0	—
Maryculter	1905	50 0 0	Periodically.	7 19 10 (1907)	Kirk Session.	In money.	7 (1907).	Inquiries said to be unnecessary as recipients are known to Kirk Session.	50 0 0	One of the recipients receives at present a weekly allowance, which, together with an allowance from another Trust administered by the Parish Council, enables him to live without Poor Law relief.
Nigg	1905	50 0 0	Periodically.	5 15 0 (1907).	Kirk Session.	In money.	7 (1907).	None (as above).	20 0 0	—
Strachan	1895	29 18 6	Not stated.	Not stated.	Kirk Session.	In coal.	Not stated.	No information.	33 10 0	This is one of the parishes where the money has been given to those in receipt of Poor Law relief.

NEW DEER (ABERDEENSHIRE).

Population (1901) 4,371.

New Deer which is the third largest rural parish in Aberdeenshire has no industry other than agriculture. The parish contains portions of two *quoad sacra* parishes namely those of Savoch and Maud. In the case of Savoch less than one third and in the case of Maud more than one half of the population is in New Deer.

A good many people have migrated or emigrated from the parish and between 1881 and 1891 the population dropped from 4,875 to 4,434. More recently, however, the decrease in population has been arrested and the difference between the population of 1891 and 1901 was only sixty-three. This is largely attributed to the fact that between 1881 and 1891 a number of small crofts were done away with, a policy which has not been pursued to the same extent since. There was also a certain amount of building in the *quoad sacra* parish of Maud during the nineties which brought people into the parish.

CHARITIES.

BRUCE BEQUEST.

James Bruce, who died in 1862, by will gave a fund to the poor of the Presbytery of Deer, the interest to be divided by the sessions of the several churches, and to be paid to all Christians but Roman Catholics.

Regulations made by the Court of Session in 1868 provide that the trustees shall be the Convener of the County of Aberdeen, the sheriff-substitute of Aberdeenshire resident at Peterhead, and the clerk of the Presbytery of Deer for the time being ; that managers appointed by the Kirk Sessions of the Presbytery, shall distribute the net annual income among such Kirk Sessions, regard being had to the amount of population and to the condition and proportion and other circumstances of the poorer classes in the several localities ; and that the sums paid to the Kirk Sessions shall be distributed by them in the terms of the bequest among the poor in their respective parishes in such proportions as they direct.

The property of the trust, which consists principally of bonds over certain estates produces a gross yearly income of £1,440 or thereabouts. After payment of an annuity of £5, a special grant of £30 to the parish of Longside, and a sum of about £70 in respect of expenses of management, the residue of the income is divisible among the several parishes. A report with statement of accounts, is presented annually to the Court.

The share of income allocated to the parish of New Deer amounts to about £56 a year, and is applied by the Kirk Session in half-yearly payments of 15s. or 20s. to about thirty old people, almost all of whom are women, and who continue to receive the charity, provided they do not become recipients of parochial relief. In choosing the objects of the charity, the qualifications looked to are good character and poverty, and the charity, in common with the other charities of the parish is strictly confined to persons who are not in receipt of Poor Law relief.

BURNETT MORTIFICATION (*see page 131*).

The share of income allocated to the parish, viz., £20, was last received in 1898. The management is in the hands of a committee of six members, three of whom are appointed by the Kirk Session and three by the Parish Council. The money is kept for specially urgent cases of sickness and misfortune. Grants of from £1 to £3 each were made in several such cases some years ago. and there is at present a balance of £17 or £18 in the savings bank.

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SIMPSON'S BEQUEST.

ELIZABETH PHILIP'S BEQUEST.

These charities (founded in 1894 and 1904 respectively) are for the poor of the parish not receiving parochial relief. The funds are lent on bonds at $3\frac{1}{2}$ per cent., and the income is as follows :—

	£.	s.	d.
Simpson's Bequest	-	-	0
Philips's Bequest	-	-	0

The income is distributed by the Kirk Session in sums of £1 or £1 10s. among old people or widows with young children. Care is taken that the recipients, who are usually the same each year, are persons of good character and not in receipt of Poor Law relief. The recipients are generally different from those who receive the Bruce charity.

JOHN THOM'S BEQUEST.

A sum of £200 was bequeathed by the late John Thom about 1905, the interest to be given in coals, meat, or clothing to deserving poor persons of the village of New Deer not receiving parochial relief.

The legacy (less duty) is invested in Great North of Scotland Railway Stock producing about £6 a year.

There are three trustees who apply the income in distributing coals in quantities of 4 cwt. at Christmas among old people and widows in the village in accordance with the terms of the trust. The recipients are chosen on recommendations from the ministers of the several churches.

JAMES BROWN'S CHARITY.

James Brown by will (registered 12th August, 1907) bequeathed to the Parish Council of New Deer £700 to be invested and the income to be distributed in cash, clothing, food, coals or other necessities to respectable and sober poor persons, without distinction of church or creed, natives of New Deer and residing therein, and not being in receipt of parochial relief.

The bequest has not yet been received.

THE MITCHEL TRUST.

The Parish is interested in this Charity, of which an account is given below (*see* page 149).

JOHN SIMPSON FUND.

A sum of £250 bequeathed by John Simpson in 1893, the interest to be distributed annually on or about New Year's Day to such of the poor of the parish not in receipt of parochial relief, as the deacons' court of the West United Free Church think most deserving, is represented by investments producing £8 12s. 6d. a year.

The interest is given by the deacons' court at New Year in sums of 10s. to 18s. each to necessitous old women and widows of good character and not receiving Poor Law relief. About one-half of the recipients belong to the congregation of the United Free Church. The ministers of the United Presbyterian and Congregational Churches are invited to recommend persons to receive the charity. It is assumed that the Kirk Session of the Established Church are able to provide for their own poor.

JOHN RETTIE BEQUEST.

A sum of £400, part of £500, secured by a bond on house property at 3½ per cent., represents a bequest by John Rettie, about 1890, to the minister and Kirk Session of the Free Church of New Deer, the interest to be given to the widows and unmarried females connected with the Free Church, New Deer, who have not the means within themselves of getting a comfortable maintenance.

The interest, £14 a year, is given in half yearly payments of 13s. or 14s. each to old women, being members of the congregation, and not in receipt of parochial relief. The charity is usually given to persons other than those who participate in the Simpson Fund.

SAVOCH *Quoad Sacra* PARISH.BRUCE BEQUEST (*see page 144*).

The share of income of the charity received by the ecclesiastical parish amounts to about £43 a year.

The amount received is administered by the Kirk Session, and is given in sums of £1 or sometimes £2 annually, or in some cases more than once in the year, to deserving poor persons not receiving Poor Law relief, who are recommended by the elders. The recipients are old people and most of them are the same each year. The charity, which is not confined to members of the Established Church, is regarded as very useful in assisting respectable poor persons in sickness and old age.

POOR'S FUND.

There is also a sum of £50, the interest of which, £1 13s. 4d. a year, is, in accordance with the terms of the deed of gift, applied through a committee of elders and managers in assisting poor widows and other necessitous persons belonging to the congregation of Savoch.

MAUD *Quoad Sacra* PARISH.BRUCE BEQUEST (*see page 144*).

A sum of about £31 a year is received by the Kirk Session, and is applied by them in assisting old people of good character, mostly women, or such as are disabled, by means of half-yearly grants of 20s. or occasionally 10s. The recipients belong to the class of crofters and farm servants, and must not be in receipt of parochial relief. In more than half of the cases the recipients are the same annually. The relief is not given if there are children who are in a position to help. The charity is of assistance in rendering it easier for old people to keep off the parish, but a good many of the recipients, as they become older and more infirm, are obliged to accept parochial relief, whereupon the payment from the charity ceases. Special grants are also from time to time made out of the fund in cases of sickness, accident or other misfortune.

MAUD DISTRICT NURSING ASSOCIATION.

(Founded in 1904).

Affiliated to Queen Victoria Jubilee Nursing Institute.

(Scottish Branch).

This association is for the parishes of New Deer and Old Deer with populations in 1901 of 4,371 and 4,313 respectively. For the year ending May 31st, 1907, the total number of cases dealt with was 116 and the number of visits paid by the nurse was 2,086.

The income for the same year, including donations from the Parish Councils of New Deer and Old Deer of £5 each, was £109. The association is very generally supported. Among the subscribers in New Deer there were 260 who gave sums of 2s. 6d. or less. Of these 62 were subscriptions of 6d. or less, and 121 of 1s.

CHURCH CHARITIES.

The offertories and special donations for the poor of four of the churches in New Deer for the year ending December, 1906, amounted to £17.

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We were informed that in order to avoid sending in a return to the Local Government Board the ordinary collections in the Established Church have been done away with and the collections are all made for special objects. None of these collections are made for the poor.

THRIFT AGENCIES.

Friendly Societies.

In New Deer and the two *quoad sacra* parishes of Maud and Savoch, which are only partly in the civil parish of New Deer, there are three registered permanent Friendly Societies for adults the membership and funds of which at the end of 1905 were as follows :—

	Membership.	Funds.
		£.
National Independent Order of Oddfellows (New Deer) - - -	110	231
National Independent Order of Oddfellows (Savoch) - - -	113	324
British Order of Ancient Free Gardeners (Maud) - - -	49	83
	272	638

THE NEW DEER SAVINGS BANK.

(Established 1847).

This is a trustee savings bank certified under the Act of 1863. The number of depositors on November 20th, 1907, was 684, of whom the actuary considered that about 88 per cent resided within the parish of New Deer. At the same date the amount due to depositors was £23,622. 18s. 9d.

The following is a classified list of the depositors according to the amount of their balances.

No. of Depositors.	Total amount of each class.
	£ s. d.
113 whose respective balances did not exceed - - - -	£ 1 24 10 8
136 " " " were above £ 1 and not exceeding	5 362 9 9
81 " " " " 5 " "	10 565 0 6
38 " " " " 10 " "	15 462 0 10
41 " " " " 15 " "	20 707 6 8
43 " " " " 20 " "	30 1,066 16 4
34 " " " " 30 " "	40 1,146 13 3
20 " " " " 40 " "	50 882 10 1
69 " " " " 50 " "	75 4,060 6 11
32 " " " " 75 " "	100 2,835 10 7
23 " " " " 100 " "	125 2,538 0 7
25 " " " " 125 " "	150 3,391 10 0
12 " " " " 150 " "	200 2,095 7 11
17 " " " " 200 " "	3,484 14 8
684	£23,622 18 9

The interest given is at the rate of $2\frac{1}{2}$ per cent.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of New Deer on May 15th, 1906.

PAUPERS ON MAY 15TH, 1906—PARISH OF NEW DEER.

Population (1901).	Ordinary Poor.	Per cent. of population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers all classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of Population.	No.	Per cent. of Ordinary Poor.
4,371	47	1·1	4	9	43	91	47	17	64	1·5	19	40·4

On May 15th, 1896, the number of ordinary poor was 50, and the percentage of ordinary poor to population (1891) was 1·1. At that date there were 6 paupers in the poorhouse. (For further details, see Table A, Appendix VI. p. 173.)

It appears from a return issued by the Parish Council that there has been a marked decrease in the number of paupers relieved in the last thirty years or so. On May 15th 1873 the total number of paupers was 137 and on the same day in 1874 the number was 140, while on May 15th, 1907, the number was sixty-four.

COST OF PAUPERISM—PARISH OF NEW DEER.

Year ending May 15th, 1906.

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost per head of Population.
	Outdoor.	Indoor.	Total.				
4,371	£ 364	£ 37	£ 401	£ 474	£ 78	£ 953	s. d. 4 4

For the year ending May 15th, 1896, the cost of the ordinary poor was £369 and the total cost for all purposes £711 which was at the rate of 3s. 2d. per head of population (1891). (For further details, see Table B, Appendix VII. p. 174..)

LONGSIDE (ABERDEENSHIRE).

Population (1901) 2,760.

There were formerly considerable granite quarries in Longside but at the present time only four or five men are employed in them and the population is entirely dependent upon agriculture. There are a good many small crofts, some of only three or four acres, which are largely worked by the women, while the men find employment as day labourers.

Within the civil parish are small portions of two *quoad sacra* parishes, those of Ardallie and Blackhill.

There has been a marked decline in the population of the parish owing to migration and emigration, which is attributed in part to the fact that the present generation are not satisfied with the conditions of life which their parents were brought up to. In 1881 the population was 3,222, which had decreased by 462 at the date of the census in 1901.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

CHARITIES.

BRUCE BEQUEST (*see* page 144).

The share allocated to the Parish of Longside (exclusive of a special grant of £30 made to a niece of the donor residing in the parish) amounts to about £60 a year, which is applied in half yearly payments of from 10s. to 25s. each to necessitous persons not receiving parochial relief. The elders in the several districts bring forward the names of suitable recipients and their cases are considered by the Kirk Session. Information is obtained as to their means, including support from children, and care is taken that those selected as recipients are sober, respectable people.

CHARITIES OF SHEWAN AND OTHERS.

The funds of these charities, which are for the deserving poor of the parish, with £40 belonging to Burnett's Charity mentioned below, are invested in £250 Railway 4 per cent. Stock and there is a sum of £6 7s. 4d. on deposit.

The yearly income amounts to about £10 3s., out of which £1 11s. is paid to the trustees of Burnett's Charity, and the residue is applied by the Kirk Session in sums of 10s. or 20s. given to old people or widows according to a list which is revised annually, and a small sum also is kept in hand for relief in cases of sickness or other special need. Except in various instances the charity is not given to persons on the parochial roll of relief.

BURNETT MORTIFICATION (*see* page 131).

The charity is administered by a Joint Committee of the Kirk Session and Parish Council. The share of income, £20, was last received in 1899, and is on deposit in the bank. The interest, amounting to 10s. a year, with £1 11s. received as mentioned above, is applied in sums of 10s. or 15s. given to aged or sick persons not receiving parochial relief.

ANN BARCLAY'S CHARITY.

A leasehold house in the village, the gift of Ann Barclay, is vested in the Parish Council. The house, which is held for a term expiring in 1910 at a rent of 10s., is occupied by a pauper.

MEARNS BEQUEST.

A legacy received under the will of Ernest Mearns (proved about 1838) for behoof of lunatic poor of the parish not receiving parochial relief is represented by a sum of £396 11s. lent on a bond, and £22 5s. 6d. on deposit.

The trustees are the minister and the two elders of the Established Church and the rector and churchwardens of the Episcopal Church.

The income amounting to about £14 12s. a year, is applied towards maintaining in an asylum lunatics of the parish, who would otherwise be sent to a Poor Law asylum, and when not required, the income is accumulated.

ROBB BEQUEST.

This bequest, which is for the poor of the parish not receiving parochial relief, and was received in 1899, is represented by Caledonian Railway 4 per cent. Stock producing about £24 a year.

The charity is administered by four trustees. The greater part of the income is applied in assisting old people with sums of 10s. or 20s., and a balance is kept in hand for cases of emergency. The charity is not given to persons in receipt of Poor Law relief, and it is not usually given to recipients of the Bruce Charity.

THE MITCHEL TRUST.

Under the will of the late James Mitchel, factor for Pitfour estate, after making certain payments for educational puposes, the net residuary income of the trust, which amounted in 1907 to £92 11s. 6d., is for distribution in sums of not less than £1 nor

more than £3 per annum among widows and old men, natives and residents on the Pitfour estate, who have never been under church censure. The trustees are the proprietor and factor of the estate.

A considerable portion of the estate is in the parish of Longside, but it also extends to five other parishes, one of which is New Deer (*see* page 144).

The residuary income is distributed annually or biennially to poor persons according to the terms of the bequest. Applications for the charity are made on forms which must be certified by two respectable residents. There are ninety-seven recipients on the roll of beneficiaries.

CHARITIES CONNECTED WITH ST. JOHN'S EPISCOPAL CHURCH.

Various trusts for behoof of the poor belonging to the congregation of this church have an income of about £44 a year derived from stock, bonds and other investments. Particulars are as follows :—

						Yearly Income.		
						£	s.	d.
Kilgour's Charity	-	-	-	-	-	5	4	0
Bucherfield „	-	-	-	-	-	4	7	0
Dalgarno's „	-	-	-	-	-	1	14	6
Bruce's „	-	-	-	-	-	7	0	0
Unknown „	-	-	-	-	-	7	0	0
Williamson's „	-	-	-	-	-	2	13	0
Mearns's „	-	-	-	-	-	13	0	0
Dalgarno's „	-	-	-	-	-	3	6	6
						44	5	0

The congregation, which is drawn from several parishes, contains about twenty or thirty poor families. About two-thirds of the charity income goes to Longside.

The fund is administered by the rector and churchwardens. The greater part is given in half yearly payments of from 10s. to 30s. each to poor aged persons of the congregation, whether they are or are not receiving parochial relief, and apparently without much discrimination on grounds of character, as instances were mentioned of two old women who spent the money in drink, whereupon it was given in goods, but they sold these to buy drink, and it was then dribbled out to them in small sums. The residue of the income is applied in special grants of £2 to £5 in cases of sickness or other misfortune.

Quoad Sacra PARISH OF ARDALLIE.

BRUCE BEQUEST (*see* page 144).

A sum of about £28 a year is received, and is applied by the Kirk Session in sums of 10s. or 20s. half yearly for the relief of old people not on the parochial roll, and in special grants of 20s. to 50s. to poor persons in cases of sickness, loss of cattle, etc. Care is taken to assist only respectable persons of good character.

Quoad Sacra PARISH OF BLACKHILL.

BRUCE BEQUEST (*see* page 144).

The share of income received is about £20 a year, and this sum is given by the Kirk Session to poor persons of the parish in half yearly payments of 10s. or 20s. each.

CHURCH CHARITIES.

The offertories and voluntary contributions for the poor for the three churches in Longside for the year ending December, 1906, amounted to £7.

Out of the ordinary church collections in the Established Church a sum of £3 or £4 a year is devoted to helping the poor. Those in receipt of Poor Law relief are not debarred from assistance from this fund.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

THRIFT AGENCIES.

Friendly Societies.

There are two registered permanent Friendly Societies for adults in Longside the membership and funds of which at the end of 1905 were as follows :—

	Membership.	Funds.
British Order of Ancient Free Gardeners - - - (1 branch)	142	£. 936
Ancient Noble Order of United Oddfellows, Bolton Unity (1 branch)	197	1,142
	339	2,078

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Longside on May 15th, 1906.

PAUPERS ON MAY 15TH, 1906—PARISH OF LONGSIDE.

Population (1901).	Ordinary Poor.	Per cent of population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers all classes.		Ordinary Poor. 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of population.	No.	Per cent. of ordinary poor.
2,760	83	3·0	1	1	82	99	83	16	99	3·6	21	25·3

On May 15th, 1896 the number of ordinary poor was 89 and the percentage of ordinary poor to the population (1891) was 2·6. At that date there were no paupers in the poorhouse. (For further details, *see* Table A, Appendix VI. p. 173).

COST OF PAUPERISM—PARISH OF LONGSIDE.

Year ending May 15th, 1906.

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost p-r head of Population.	
	Outdoor.	Indoor.	Total.					
2,760	£. 563	£. 17	£. 580	£. 490	£. 87	£. 1,157	s. 8	d. 5

For the year ending May 15th, 1896, the cost of the ordinary poor was £585 and the total cost for all purposes £1,093, which was at the rate of 7s. 3d. per head of population (1891). (For further details, *see* Table B, Appendix VII. p. 174).

The percentage of paupers to population (3·6 on May 15th, 1906) is by far the highest of any of the parishes in Aberdeenshire visited by us. The next highest percentage is 2·2 in Lonmay and the lowest 1·2 in Dyce.

The cost of pauperism (8s. 5d. per head of population for the year ending May 15th, 1906) is also higher than that of any of the other parishes in Aberdeenshire which we have visited. The next highest figure is 6s. 7d. for Lonmay and the lowest 2s. 11d. for Dyce.

The explanation offered by the chairman of the Parish Council for the high rate of pauperism was that in the village of Mintlaw there were a good many cheap single rooms which had attracted old people to the parish, and others came, though not to the extent that they did formerly, on account of the cheap fuel (peat) to be had in a part of the parish known as the Mosses. It will be seen, however, on reference to Table A, Appendix VI, p. 173, that the old-age pauperism in Longside is very much lower than in some of the other parishes and we cannot help thinking that there must be some laxness of administration by the Parish Council. We were assured that there was no scarcity of work and if men could not get employment on the farms they had no difficulty in obtaining it in Peterhead, distant about six miles.

LONMAY (ABERDEENSHIRE)

Population (1901) 2,161.

Agriculture and fishing are the two occupations which the population of Lonmay has to depend upon. While the larger number of the inhabitants are crofters there is a fishing population of some six or seven hundred in the village of St. Combs.

Within the civil parish there is a portion of the *quoad sacra* parish of Kininmonth which had a population of 940 in 1901. Of this population 539 persons resided in the parish of Lonmay.

In recent years a number of insanitary cottages have been pulled down which have not been replaced, and this combined with extensive emigration—during 1907 thirty individuals left Lonmay for Canada—has led to a considerable reduction in the population. In 1881 the population was 2,393 while in 1901 it was 2,161.

CHARITIES.

BRUCE BEQUEST (*see* page 144).

The share of income received by the parish, amounting to about £39 a year, is given by the Kirk Session in half-yearly payments of 10s. or 20s. to respectable old people, mostly widows, who continue to receive the charity while they live, even though they become chargeable on the parish. Out of a total number of about thirty pensioners there are at present eight on the poor roll.

The following charities for the poor of the parish are administered by the minister and Kirk Session : —

LUNDIE'S LEGACY (1816).

The sum of £224 belonging to the charity, with £76, part of the general funds of the Kirk Session, is lent on a bond over a house in Sandhaven which at the date of the loan (1882) was valued by an architect on behalf of the trustees at £395. After some years default was made in payment of the interest and the trustees entered into receipt of the rents and continue to receive them as mortgagees in possession. After payment of cost of repairs, etc., the net income from the property for the last three years has amounted to £2 10s. a year only, of which about £1 17s. 6d. belongs to the charity.

MILNE'S LEGACY (1821).

This legacy, which amounted to £50, is represented by an annuity of £2 charged on an estate.

GIBBON'S LEGACY (1872).

The capital is £90, of which £35 is lent to the school board, and £55 is part of moneys lent on a promissory note at 3 per cent.,—an improper mode of investment for trust funds.

REID'S LEGACY (1886).

The legacy consists of £10. 10s. lent on note of hand, and £59. 19s. 5d. on deposit in the bank

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

The income of the above-mentioned funds, amounting to about £8. 13s. 6d. a year, is carried to the general account of the Kirk Session, out of which a sum of about £10 annually is expended in sums of 10s. or 15s. given to old women, and one or two old men, who receive the charity while they live. A good many of them are getting parochial relief.

BURNETT MORTIFICATION (*see* page 131).

The share falling to the parish, which amounts to £20 and was last received in 1898, is administered by a committee consisting of three members appointed by the Parish Council and three by the Kirk Session, and was distributed to poor persons, whether receiving parochial relief or not, in sums of 5s. or 10s.

Quoad Sacra PARISH OF KININMONTH.

BRUCE BEQUEST (*see* page 144).

The share of income which is received, amounting to about £22 a year, is given by the Kirk Session in half-yearly payments of from 10s. to 20s. each to poor persons not receiving parochial relief. The recipients are for the most part the same from year to year.

REID BEQUEST.

This legacy, which was given for the poor in the parish in 1884, was originally £70, but has been reduced to £30, the remainder having been from time to time expended in relief to poor persons. The sum of £30 is on deposit, and the interest, about 12s. 4d. a year, is applied by the Kirk Session in aiding special cases of need, or in supplementing the income of the Bruce Bequest.

CRIMONMOGATE NURSING ASSOCIATION.

Founded in 1896.

This association serves the four parishes of Lonmay, Rathen, Crimond, and St. Fergus, with a combined population of 6,667.

The nurse's salary is paid partly by the subscriptions of members and partly by a private individual. Members are divided into five classes as under:—

—	Annual Subscription.	Weekly Fee.
	s. d.	s. d.
Class A. Labourers, farm servants, and crofters- - -	1 0	8 0
Class B. Farmers with one plough, and employees with free house and allowance.	1 6	10 0
Class C. Farmers with two ploughs, and tradesmen - -	2 6	14 0
Class D. Farmers with three ploughs - - - -	4 0	16 0
Class E. Professional classes - - - - -	5 0	18 0

The number of cases nursed for the year ending June, 1907, was 41. The income for the same year was, subscriptions £30, fees £33, and donation £6, total £69.

CHURCH CHARITIES.

In the case of two out of the three churches in the parish of Lonmay there were no funds contributed for the poor during the year ending December, 1906.

No payments are made for the assistance of the poor from the ordinary church collections of the Established Church.

THRIFT AGENCIES.

Friendly Societies.

In Lonmay there is one registered permanent Friendly Society for adults, viz., the Rose of Buchan Branch of the Ancient Noble Order of United Oddfellows, Bolton Unity, which at the end of 1905 had 190 members and funds amounting to £530.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Lonmay on May 15th, 1906.

PAUPERS ON MAY 15TH, 1906—PARISH OF LONMAY.

Population (1901).	Ordinary Poor.	Per cent of population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers all classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of population.	No.	Per cent. of ordinary poor.
2,161	39	1·8	—	—	39	100	39	9	48	2·2	16	41·0

On May 15th, 1896, the number of ordinary poor was 30, and the percentage of ordinary poor to population (1891) was 1·3. At that date there were no paupers in the poorhouse. (For further details, *see* Table A, Appendix VI. p. 173.)

COST OF PAUPERISM—PARISH OF LONMAY.

Year ending May 15th, 1906

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost per head of Population.
	Outdoor.	Indoor.	Total.				
2,161	£. 355	£. 4	£. 359	£. 274	£. 76	£. 709	s. d. 6 7

For the year ending May 15th, 1896 the cost of the ordinary poor was £223 and the total cost for all purposes £504, which was at the rate of 4s. 5d. per head of population (1891). (For further details, *see* Table B, Appendix VII. p. 174.)

METHLICK (ABERDEENSHIRE).

Population (1901) 1,692.

Agriculture is the one occupation on which the inhabitants of the parish of Methlick have to depend.

The population has decreased a good deal, partly owing to a portion of the parish having been handed over to the parish of Ellon by the Boundary Commissioners, which meant a transfer of 162 people to the latter parish. The figures for the three last censuses are as follows :—2,162, (1881); 1,905, (1891), and 1,692, (1901).

CHARITIES.

BURNETT MORTIFICATION (*see* page 131).

The sum of £20 was received in 1893 and was given by the Kirk Session to poor persons of the parish in sums of £1 or £2.

Since the revision of the scale of grants to the various parishes (*see* page 131) the amount allocated to Methlick has been raised to £50, and this sum has recently been received, but no part of it has yet been expended.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

CHARITIES OF MAITLAND, MOIR AND LIND.

These charities, which are for the poor of the parish, are administered by a joint committee consisting of four members appointed by the Parish Council and three members appointed by the Kirk Session. The property of the charities consists of a sum of £653 18s. 11d. invested in bonds on house property, producing an income of £21 14s. 8d. a year.

The income is given among poor people, not receiving parochial relief, in half yearly sums of from 10s. to £1 10s., and occasionally, though rarely, a sum of £2 is applied in paying funeral expenses. The recipients are generally old people who continue to receive the charity so long as they live and do not become chargeable on the rates. In special cases also of sickness and distress a sum of £1 or so is given by way of temporary relief on the recommendation of two members of the body of trustees.

IMLAH TRUST.

The property of this trust consists of a bond for £1,000 on house property in Aberdeen, the income to be applied for the benefit of the poor of the parish not on the parochial roll, by providing medical skill and appliances and nourishing food in time of ill health; fees for education and small bursaries for very deserving pupils to maintain them longer at school; payments for the encouragement of Sabbath schools under the minister of the parish; and for the building of a cottage hospital or payment for a parish nurse; the donor's wish being that the income should be specially devoted to the sick poor, and the surplus for the other purposes mentioned above.

The gift was received in 1899. The Kirk Session are the trustees. Subject to payments occasionally made in respect of bursaries and for support of the Sunday school, the income of the charity, which amounts to £35 a year, is applied for the benefit of the sick poor of the parish who are not in receipt of parochial relief. In the year 1907 a sum of £18 16s. was expended on medical attendance, £10 15s. on medicine and nourishment, and £6 16s. on nursing. The payments for nursing are made to some relative or neighbour, there being no trained nurse in the parish. No cottage hospital has been erected.

CHURCH CHARITIES.

The offertories for the poor from the two churches in Methlick for the year ending December 31st, 1906, amounted to about £6.

No payments are made for the assistance of the poor from the ordinary church collections in the Established Church.

THRIFT AGENCIES.

Friendly Societies.

There is one registered permanent Friendly Society for adults in Methlick, viz., the Ythan Lodge of the National Independent Order of Oddfellows, which at the end of 1905 had a membership of 159 and funds amounting to £640.

ELLON DISTRICT SAVINGS BANK.

METHLICK BRANCH.

(Established 1839.)

This is a trustee savings bank certified under the Act of 1863. The number of depositors in the Methlick Branch on November 20th, 1907, was 252, of whom the secretary considered that about two-thirds resided within the parish of Methlick. At the same date the amount due to depositors was £9,199.

The following is a classification of depositors according to the amount of their balances.

No. of Depositors.						£.
105	whose respective balances did not exceed	-	-	-	-	10
31	"	"	"	were over £ 10 and under		20
19	"	"	"	"	20	30
18	"	"	"	"	30	40
14	"	"	"	"	40	50
17	"	"	"	"	50	70
16	"	"	"	"	70	100
21	"	"	"	"	100	150
4	"	"	"	"	150	200
7	"	"	"	"	200	
252						

Interest is allowed at the rate of 2½ per cent.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Methlick on May 15th, 1906.

PAUPERS ON MAY 15TH, 1906—PARISH OF METHLICK.

Population (1901).	Ordinary Poor.	Per cent. of population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers, all classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of popula-tion.	No.	Per cent. of ordinary poor.
1,692	18	1·1	—	—	18	100	18	12	30	1·8	5	27·8

On May 15th, 1896, the number of ordinary poor was 22, and the percentage of ordinary poor to population (1891) was 1·2. At that date there were no paupers in the poorhouse. (For further details, see Table A, Appendix VI. p. 173.)

COST OF PAUPERISM—PARISH OF METHLICK.

Year ending May 15th, 1906.

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost per head of Population.
	Outdoor.	Indoor.	Total.				
1,692	£. 160	£. 13	£. 173	£. 314	£. 43	£. 530	s. d. 6 3

For the year ending May 15th, 1896, the cost of the ordinary poor was £115 and the total cost for all purposes £472, which was at the rate of 4s. 11d. per head of population (1891). (For further details, see Table B, Appendix VII. p. 174.)

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

SKENE (ABERDEENSHIRE).

Population (1901) 1,546.

The population of Skene is purely agricultural. A good many of the crofters rent from three to twelve acres of land and act as foresters. There used to be a yarn mill in the parish employing some fifty or sixty people but this was closed four or five years ago. An industry which was fairly common was stocking knitting, but we were informed by a local merchant that he found it difficult to get any stockings knitted as the women no longer cared to undertake such work.

The population of Skene which was 1,787 in 1881 dropped to 1,673 in 1891 and to 1,546 in 1901. This decrease is attributed to lack of work which has caused many people to migrate and to emigrate to Canada.

CHARITIES.

EDWARD'S BENEVOLENT TRUST.

This charity, which was founded in 1861, is for distribution by the Kirk Sessions of Dyce, Newhills, and Skene to old and infirm farmers and crofters and male farm servants not under 65 years of age, and not being at the time in receipt of support from any other charitable institution or fund, and who shall have been born in and be at the same time resident in the parishes of Dyce, Skene, and Newhills; and, failing such, to the same class who, though not natives of the parish, have lived therein for a period of ten years continuously prior to the date of bestowal, and are 60 years of age; and again, failing any of the foregoing, to indigent females, to aged or infirm widows or unmarried females, who, though not natives of the parish, have lived therein for ten years continuously, and are 60 years of age; and if, after exhausting these, any surplus remain, the same to be applied in assisting to pay the school fees of boys resident in any of the parishes mentioned.

The charity is vested in the ministers of Dyce, Newhills, and Skene; the secretary of the Senatus Academicus of the University of Aberdeen; the chairman of the School Board of the Burgh of Aberdeen; and a private individual. It is administered by the Kirk Sessions of the parishes interested.

The endowment consists of house property in Aberdeen, much of which is old and of a poor class, entailing heavy expenses. In 1907 the gross income was £787, the outgoings for repairs, feu-duties, taxes, management, etc., amounted to £413, and a sum of £345 was divided between the three parishes.

The share of income received by the parish of Skene, amounting usually to about £110 a year, is mainly applied in payment of pensions at the rate of from £4 to £8 per annum, paid half yearly, to poor aged persons possessing the qualifications required by the trust. The beneficiaries are appointed by the Kirk Session, and, where claims in respect of need and character are equal, the prescribed order of selection is adhered to. The charity is not given to persons receiving parochial relief. There are at present three male and sixteen female pensioners.

Payments by way of providing assistance in obtaining secondary education have occasionally been made, but only at rare intervals.

MILNE FUND.

A sum of £200 bequeathed in 1884 for behoof of the poor of the parish is represented by a bond, the interest on which, £7 a year, is given by the Kirk Session in sums of £1 or £2 each to five or six respectable old people of the parish by way of pension. They are chosen from the poor not receiving poor law relief, and the charity is treated as a stepping-stone to the Edward's Trust.

BURNETT MORTIFICATION (*see* page 131).

The share of income received by the parish is £20 and was last received in 1905. This sum was distributed by the Kirk Session in sums of £1 or £2 among poor persons not in receipt of parochial relief, some of whom were pensioners on the Milne Fund.

CHURCH CHARITIES.

There were no offertories for the poor for the year ending December, 1906, in the two churches in Skene.

No payments are made for the assistance of the poor from the ordinary church collection in the Established Church.

THRIFT AGENCIES.

Friendly Societies.

There is one registered permanent Friendly Society for adults in Skene, viz., the Excelsior Lodge of the National Independent Order of Oddfellows, which at the end of 1905 had a membership of 80, and funds amounting to £478.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Skene on May 15th, 1906 :—

PAUPERS ON MAY 15TH, 1906—PARISH OF SKENE.

Population (1901).	Ordinary Poor.	Per cent of Population.	In poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total paupers of all classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of Population.	No.	Per cent. of Ordinary Poor.
1,546	20	1·3	6	30	14	70	20	7	27	1·7	5	25·0

On May 15th 1896 the number of ordinary poor was 26, and the percentage of ordinary poor to population (1891) was 1·6. At that date there was one pauper in the poorhouse. (For further details, see Table A, Appendix VI. p. 173.)

COST OF PAUPERISM—PARISH OF SKENE.

Year ending May 15th, 1906.

Population (1901.)	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost per head of Population	
	Out-door.	Indoor.	Total.					
1,546	£. 119	£. 26	£. 145	£. 155	£. 56	£. 356	s. 4	d. 7

For the year ending May 15th, 1896, the cost of the ordinary poor was £182 and the total cost for all purposes £440 which was at the rate of 5s. 3d. per head of population (1891). For further details, see Table B, Appendix VII. p. 174.)

DYCE (ABERDEENSHIRE).

Population (1901) 1,482.

Dyce is distant about six miles from Aberdeen and is becoming to some extent a place of residence for those engaged in business in the latter city. Apart from a granite quarry, which ordinarily employs about a hundred men, but which has been almost at a standstill since November, 1907, there is no industry but agriculture.

Owing largely to its proximity to Aberdeen the population of Dyce has increased a good deal in recent years, having gone up from 1,162 in 1881 to 1,482 in 1901.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

CHARITIES.

EDWARD'S BENEVOLENT TRUST (*see* page 157).

The share of income received by the parish of Dyce, amounting to about £110 a year, is applied by the Kirk Session in payments at the rate of from £2 10s. to £8 a year each to aged and necessitous crofters and labourers, or their widows, or poor single women, over 60 years of age, who are either natives of the parish or have resided therein over ten years, in accordance with the terms of the trust. The recipients are such as are not in receipt of any other charity or of parochial relief, and the payments are in the nature of pensions, the same persons continuing to receive so long as they live and their circumstances continue to be the same. The sums awarded are given in half yearly payments and are useful in helping the recipients to pay their rent, and as an addition to their small savings, earnings or help from children. The recipients are very respectable old people, and but for the charity most of them would have to come upon the parish.

Some years ago a payment of £10 was made from the charity to assist a boy to go to a secondary school in Aberdeen, but for some years no disbursement for educational purposes has been made.

BURNETT MORTIFICATION (*see* page 131).

The share of income which comes to the parish in rotation is £20, and was last received in 1904, when it was added to a balance in the Savings Bank. Several grants of 20s. each out of the fund have been made by the minister and Kirk Session in cases of sickness or other temporary distress, and there is a balance of about £20 in the bank.

STONEYWOOD DISTRICT NURSING ASSOCIATION.

(Founded in 1895).

Affiliated to Queen Victoria's Jubilee Nursing Institute.

(Scottish Branch).

This association is for the parishes of Dyce and Newhills with populations in 1901 of 1,482 and 5,753 respectively. For the year ending December 31st, 1906, the total number of cases dealt with was 244, and the number of visits paid by the nurse was 4,004.

The total income for the same year, apart from receipts towards the building fund, was £131. The funds are raised in part by a house to house collection, and in 1906 in the parish of Dyce the receipts included sixty-five payments of less than 1s., sixty-three of 1s., and thirty of either 2s. or 2s. 6d.

THE DYCE TOWN COUNCIL.

This is a voluntary organisation, the members of which are chosen by the rate-payers at a meeting called for that purpose. The council which has been in existence about twenty-two years, undertakes the scavengering of the parish for which purposes it collects a sum of money each year. It also applies about £6 or £7 a year in assisting cases of distress by giving orders for 20s. worth of groceries.

CHURCH CHARITIES.

There were no collections for the poor for the year ending December, 1906, in either of the churches in Dyce.

THRIFT AGENCIES.

Friendly Societies.

There is one registered permanent Friendly Society for adults in Dyce, viz., the Dyce Branch of the Ancient Noble Order of United Oddfellows, Bolton Unity, which at the end of 1905 had a membership of 145 and funds amounting to £543.

CO-OPERATIVE SOCIETY.

About two miles distant from Dyce there is a branch of the Aberdeen Northern Co-operative Society, to which the majority of the inhabitants are said to belong.

POOR LAW RELIEF.

The following tables give particulars of the population and pauperism of the parish of Dyce on May 15th, 1906 :—

PAUPERS ON MAY 15TH, 1906—PARISH OF DYCE.

Population (1901).	Ordinary Poor.	Per cent. of Population.	In Poor-house.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total Paupers, all Classes.		Ordinary Poor, 65 years of age and upwards.	
			No.	Per cent.	No.	Per cent.			No.	Per cent. of Population.	No.	Per cent. of Ordinary Poor.
1,482	16	1·1	1	6	15	94	16	2	18	1·2	—	—

On May 15th, 1896, the number of ordinary poor was 23, and the percentage of ordinary poor to population (1891) was 1·7. At that date there were no paupers in the poorhouse. (For further details, *see* Table A, Appendix VI. p. 173.)

The low rate of pauperism (1·2 per cent. of the population in 1901) is attributed to the work to be had in the quarries, and to the fact that Dyce is practically a suburb of Aberdeen.

COST OF PAUPERISM—PARISH OF DYCE.

Year ending May 15th, 1906.

Population (1901).	Ordinary Poor.			Lunatic Poor.	General Administrative Charges.	Total for all Purposes.	Cost per head of Population.
	Outdoor.	Indoor.	Total.				
1,482	£. 102	£. 9	£. 111	£. 64	£. 41	£. 216	s. d. 2 11

For the year ending May 15th, 1896, the cost of the ordinary poor was £130, and the total cost for all purposes £236, which was at the rate of 3s. 6d. per head of population (1891). (For further details, *see* Table B, Appendix VII. p. 174.)

PARISH OF OLD MACHAR.

At the date of the census of 1901 the civil parish of Old Machar had a population of 1,457, but the charities reported below are (except where otherwise stated) for the benefit of the ancient parish of Old Machar. A large portion of this parish is now included within the city of Aberdeen, and the population of the area which constituted the ancient parish exceeds 70,000. In this report the expression "the parish" refers to the ancient parish.

Most of the charities are administered by the Kirk Session which meets annually in December for the purpose of distributing them, and other Kirk Sessions within the limits of the ancient parish are invited to send delegates. We were informed that the charities are distributed without regard to any denominational considerations.

No charge in respect of management expenses is made in the case of charities administered by the Kirk Session. Recipients do not participate in more than one of the funds under the management of that body.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

BURNETT MORTIFICATION.

The share of income received by the parish of Old Machar from this trust (*see* page 131) is £50, and was last received in 1904. It is applied by the Kirk Session in paying annuities of 20s. each to respectable old people, resident in the parish and not receiving Poor Law relief. There are at present six recipients.

HARROW'S MORTIFICATION.

Founded by John Harrow in 1793 and endowed with heritable property, etc., producing about £210 a year. Subject to a provision in favour of poor relations of the founder, which, in the absence of beneficiaries, is no longer operative, the trust is for the benefit of the poor of the parish of Old Machar. The trustees are the minister of the parish and the minister of the chapel of ease in the parish.

The net income is applied in distributing at Christmas to about 280 poor persons of the parish sums of 10s. each. With a few exceptions, the recipients are poor widows and old women, and most of them are receiving Poor Law relief. The same persons continue to receive the charity until they die or remove from the parish. Notice of the distribution is given from the pulpit.

Many of the recipients participate also in other charities of the parish. The trustees are of opinion that the existence of the charities has the effect of attracting old people to the district.

POOR'S FUND.

The same trustees, viz., the two ministers, are also trustees of a sum of about £140 on deposit in the bank and representing two legacies, the capital to be expended for the poor of the parish.

CALDER'S MORTIFICATION.

The property of this charity (founded 1803) consists of a share of investments, such share producing an income of £40 a year.

In accordance with the terms of the trust the income is applied by the Kirk Session in payment of annuities of £2 at Christmas to old women and widows not being in receipt of Poor Law relief.

GIFTS OF ANNAND AND OTHERS.

Particulars of various small charities of the parish administered by the Kirk Session are as follows :—

Annand's.—Income £3 10s. 8d. a year given in sums of 10s. each to poor women of the parish. It is believed that the recipients are not on the poor's roll.

Hector's.—Income £5 given in annuities of 20s. each to three poor women.

Murray's.—Income 12s. 1d. out of which 10s. annually is given to a poor widow.

Stewart's.—Income £3 17s. 2d. given in annuities of 10s. each to old women.

Gerrard's.—Income £3 2s. 3d. given in sums of 20s. or 10s. to old women.

Old Aberdeen Grammar School Fund.—Income £1 0s. 8d.

Harvey's Legacy.—Income 13s. 8d. being accumulated.

MITCHELL'S HOSPITAL.

Founded by David Mitchell in 1801. The endowment consists of the hospital site and buildings in Old Aberdeen, and Consols producing £225 a year.

The trustees are the principal of the University, the Professor of Divinity, the two ministers of Old Machar, the convener of incorporated trades of Old Aberdeen, and two representatives of the Town Council.

The Charity is primarily for widows and unmarried daughters of burgesses of Old Aberdeen, and under a scheme of the Court of Session made in 1902 the benefits are extended to widowed daughters, widows of sons, and grand-daughters of burgesses, and widows and unmarried women, who have resided, or whose husbands or fathers have resided, for at least seven years in Old Aberdeen. The beneficiaries are required to be of good moral character and not under fifty years of age.

There are nine inmates of the hospital, who are provided at the cost of the charity with board, lodging, clothing, firing and all other necessities, and there is also a matron, and a servant.

The inmates are appointed in accordance with the preferences prescribed by the scheme. They are very respectable persons belonging to the shop-keeping class. If they have any property of their own they are required to give up the whole or part of it to the trustees.

The scheme requires that notice of vacancies should be advertised, but as there is a waiting list of about six applicants notice has not been given on each occasion.

DUNBAR HOSPITAL AND THE BEDE FUND, INCLUDING DR. GUILD'S GIFT.

The hospital was founded in 1531 by Gavin Dunbar, Bishop of Aberdeen, for twelve poor bedesmen, and was endowed with 100 pounds Scots (£8 6s. 8d.) a year. There have been subsequent benefactions, and the endowment now consists of heritable property, stock and bonds producing £172 a year.

The trustees are the Principal of the University of Aberdeen and the minister of the first charge of Old Machar (*ex officio*).

The hospital establishment was discontinued in the 18th century, and out-pensions were established. There are at present fifteen bedesmen, each of whom receives 12s. a month, and also, under an ancient grant, one salmon annually from the heritors of Cruive and Nether Don fishery, who have the right of appointing two of the bedesmen. The bedesmen are old men of good character chosen from Old Aberdeen and the neighbourhood. The trustees have a long list of applicants.

A yearly sum of 30s., the gift of Dr. Guild in 1656, is paid out of the revenue of the Bede Fund, and is given to old women at Christmas in sums of 5s. each.

BAILIE CLARK'S COAL FUND.

A legacy of £500 given by James Clark in 1807, the income to provide coals for poor people in Old Aberdeen, forms, with other legacies, a fund invested in feu duties producing £70 per annum or thereabouts. The trustees are the Lord Provost of Aberdeen, the Professor of Theology in the University, the two ministers of the parish, and the convener of incorporated trades of Old Aberdeen, all *ex officio*. The income is applied in two distributions of coal, in quantities of about one-third of a ton, to old people, mostly widows. Notice of the distribution is given from the pulpits of the Established and Free Churches, and the list of recipients is revised annually. In making the selection more regard is paid to age and poverty than to character.

SICK LABOURERS' FUND.

This fund was raised by subscriptions, commencing in 1805, and is now represented by railway debentures and a heritable bond producing together £73 a year.

The fund is for the benefit of the north district of the parish and is administered by a committee containing fourteen members.

The income is applied in assisting bona fide labourers and workmen and their families by means of weekly payments of from 2s. 6d. to 7s. 6d. in cases of sickness or temporary disablement. Character and thrift are regarded in the selection of the recipients. Not more than thirteen weekly payments are given in any one case.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

TABULAR SUMMARY OF CHARITIES.

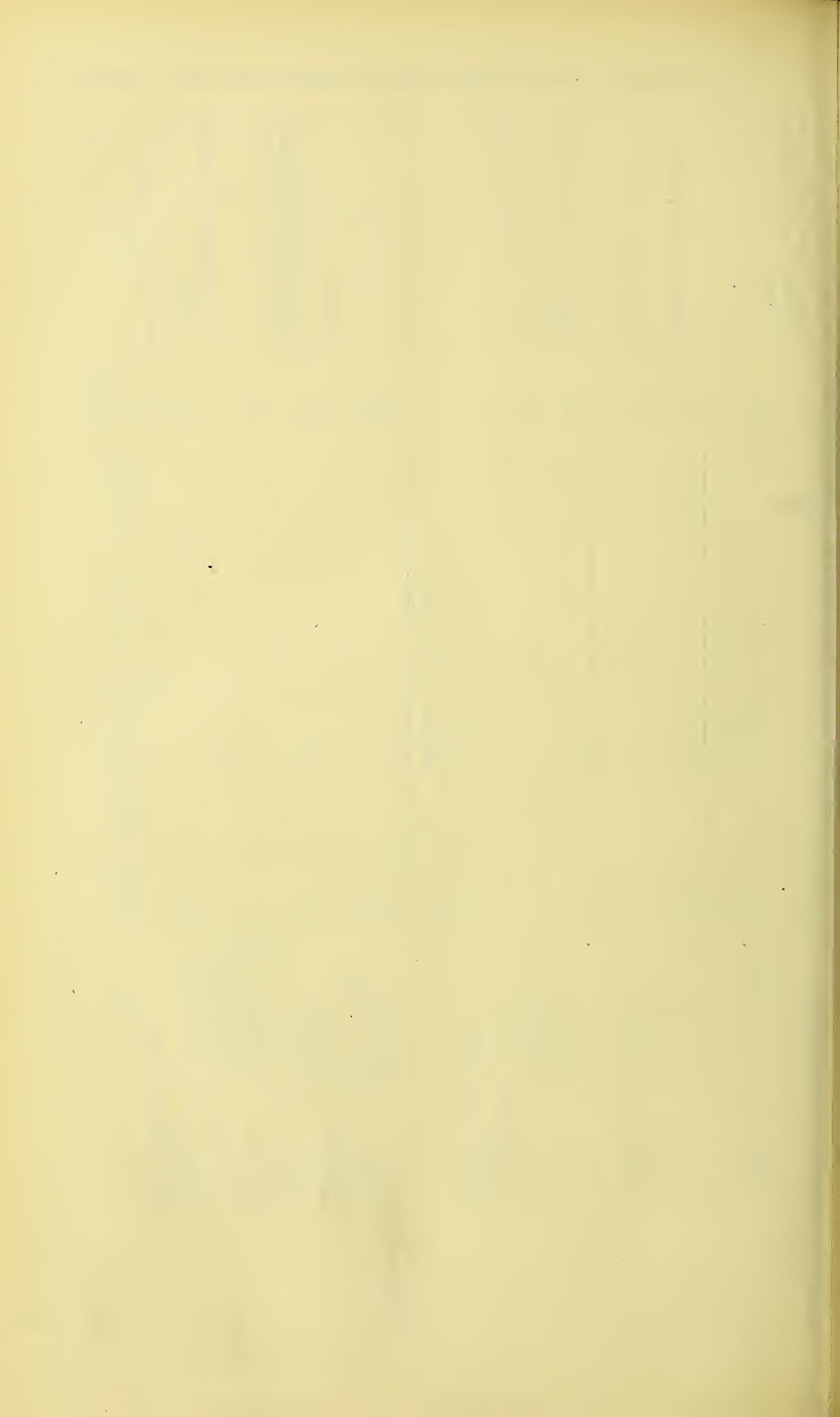
NOTE.—The figures showing expenditure are subject to deductions in respect of outgoings and management expenses.

Parish.	Charity.	By whom administered.	Gross yearly income.	Alms-people.		Out-pensioners.		Distribution to poor.				Medical relief and nursing.	Whether recipients of Poor Law relief participate.	Remarks.
				£	s. d.	£	s. d.	£	s. d.	£	s. d.			
New Deer	Bruce.	Kirk Session	£ 56 0 0	—	—	£ 56 0 0	—	—	—	—	—	—	No.	Half-yearly payments of 15s. or 20s. £20 last received 1898.
	Burnett.	Joint Committee of Kirk Session and Parish Council.	2 10 0	—	—	—	2 10 0	—	—	—	—	—	No.	—
	Simpson and Philip.	Kirk Session.	12 0 0	—	—	—	12 0 0	—	—	—	—	—	No.	—
	Thom.	3 trustees.	6 0 0	—	—	—	—	6 0 0	—	—	—	—	No.	—
	Brown.	Parish Council.	—	—	—	—	—	—	—	—	—	—	—	Not yet received.
	Simpson.	Deacons Court of West United Free Church.	8 12 6	—	—	—	8 12 6	—	—	—	—	—	No.	—
	Rettie.	Minister and Kirk Session of West United Free Church.	1 0 0	—	—	—	14 0 0	—	—	—	—	—	No.	For poor women of United Free Church Congregation.
	Church Offertories.	—	17 0 0	—	—	—	17 0 0	—	—	—	—	—	—	—
	Bruce.	Kirk Session.	43 0 0	—	—	43 0 0	—	—	—	—	—	—	No.	In sums of £1 or £2 annually.
	Poor's Fund.	Elders and Managers.	1 13 4	—	—	—	1 13 4	—	—	—	—	—	—	For poor of congregation.
Maud Quoad Sacra parish.	Bruce.	Kirk Session.	31 0 0	—	—	31 0 0	—	—	—	—	—	—	No.	Half-yearly payments of 20s. or 10s. also special grants in sickness, etc.
	District Nursing Association.	Committee.	109 0 0	—	—	—	—	—	—	109 0 0	—	—	Yes.	—
			300 15 10			130 0 0	55 15 10	6 0 0	109 0 0					
Longside	Bruce.	Kirk Session.	60 0 0	—	—	60 0 0	—	—	—	—	—	—	No.	Half-yearly payments of 10s. to 25s.
	Shewan and others.	Kirk Session.	8 12 0	—	—	—	8 12 0	—	—	—	—	—	Occasionally.	—
	Burnett.	Joint Committee of Kirk Session and Parish Council.	4 1 0	—	—	—	4 1 0	—	—	—	—	—	No.	The sums received have been placed on deposit.
	Barclay.	Parish Council.	—	—	—	—	—	—	—	—	—	—	Yes.	House occupied by a pauper.

Parish.	Charity.	By whom administered.	Gross yearly income.		Alms-people.		Out-pensioners.		Distribution to poor.			Medical relief and nursing.	Whether recipients of Poor Law relief participate.	Remarks.	
			£	s. d.	£	s. d.	£	s. d.	£	s. d.	In money.				In kind.
Longside— <i>continued.</i>	Mearns.	Ministers, etc., of Established and Episcopal Churches & trustees.	14	12 0	14	12 0	—	—	—	—	—	—	No.	For benefit of lunatics.	
	Robb.	—	24	0 0	—	—	—	—	24	0 0	—	—	No.	—	
	Mitchel	Proprietor and factor of Pitfour Estate.	92	11 6	—	—	92	11 6	—	—	—	—	—	For widows, etc., on Pitfour estate which is partly in Longside.	
	St. John's Episcopal Church Charities.	Rector and churchwardens.	44	5 0	—	—	44	5 0	—	—	—	—	Yes.	For poor of the congregation. Given in small pensions and money grants.	
	Church Offertories	—	10	0 0	—	—	—	—	10	0 0	—	—	Yes.	—	
Ardallie <i>Quoad Sacra</i> Parish.	Bruce.	Kirk Session.	28	0 0	—	—	28	0 0	—	—	—	—	No.	Half-yearly payments of 10s. or 20s. and special grants.	
Blackhill <i>Quoad Sacra</i> Parish.	Bruce.	Kirk Session.	20	0 0	—	—	20	0 0	—	—	—	—	No.	Small half-yearly pensions.	
Lounay	Bruce.	Kirk Session.	306	1 6	14	12 0	244	16 6	46	13 0	—	—	—	—	—
	Lundie & others.	Kirk Session.	39	0 0	—	—	39	0 0	—	—	—	—	Yes.	Half-yearly payments of 10s. or 20s.	
	Burnett.	Joint Committee of Kirk Session and Parish Council.	8	13 6	—	—	8	13 6	—	—	—	—	Yes.	—	
	Bruce.	Kirk Session.	2	10 0	—	—	—	—	2	10 0	—	—	Yes.	£20 last received in 1898.	
	Reid.	Kirk Session.	22	0 0	—	—	22	0 0	—	—	—	—	No.	Half-yearly payments of 10s. or 20s.	
Kinmonth <i>Quoad Sacra</i> Parish.	Crimmonogate Nursing Association.	Committee.	12	4	—	—	—	—	12	4	—	—	—	—	
Methlick	—	—	69	0 0	—	—	—	—	—	—	69	0 0	—	—	—
	Burnett.	Kirk Session.	141	15 10	—	—	69	13 6	3	2 4	—	—	—	—	—
	Maitland and others.	Joint Committee of Kirk Session and Parish Council.	6	5 0	—	—	—	—	6	5 0	—	—	—	—	£50 recently received and not yet expended.
			21	14 8	—	—	21	14 8	—	—	—	—	No.	Half-yearly payments of 10s. to 30s.	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

Methlick— <i>continued.</i>	Inlab.	Kirk Session.	35	0	0	—	—	—	35	0	0	No.	Subject to some small payments occasionally made for educational purposes.	
	Church Offertories.	—	6	0	0	—	—	6	0	0	—	—	—	
			68	19	8	—	21	14	8	12	5	0	35 0 0	
			110	0	0	—	110	0	0	—	—	—	Pensions of £4 to £8 per annum.	
	Edward.	Kirk Session.	7	0	0	—	7	0	0	—	—	—	—	
	Wilne.	Kirk Session.	2	10	0	—	—	—	2	10	0	—	£20 last received in 1905.	
	Burnett.	Kirk Session.	119	10	0	—	117	0	0	2	10	0	—	
			110	0	0	—	110	0	0	—	—	—	Pensions of £2 10s. to £8 per annum.	
	Edward.	Kirk Session.	2	10	0	—	—	—	2	10	0	—	—	
	Burnett.	Kirk Session.	131	0	0	—	—	—	—	—	131	0	0	
	Stoneywood District Nursing Association.	Committee.	6	0	0	—	—	—	—	—	6	0	0	
	Dyce Town Council, Poor's Fund.	Council.	249	10	0	—	110	0	0	2	10	0	131 0 0	
			6	5	0	—	6	5	0	—	—	—	—	
	Burnett.	Kirk Session.	210	0	0	—	—	—	210	0	0	—	—	
	Harrow.	The two ministers.	—	—	—	—	—	—	—	—	—	—	—	
	Poor's Fund.	The two ministers.	40	0	0	—	40	0	0	—	—	—	About £140 on deposit.	
	Calder.	Kirk Session.	15	16	6	—	—	—	15	16	6	—	—	
	Annan and others.	Kirk Session.	225	0	0	—	—	—	—	—	—	—	Given in small money gifts, some of which are in the nature of pensions	
	Mitchell's Hospital.	Ex officio trustees and representatives of Town Council.	172	0	0	—	170	10	0	1	10	0	—	
	Dunbar Hospital.	2 ex officio trustees.	70	0	0	—	—	—	—	—	70	0	0	
	Coal Fund, Clark and others.	5 ex officio trustees.	73	0	0	—	—	—	73	0	0	—	—	
	Sick Labourers Fund.	Committee.	812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			73	0	0	—	—	—	73	0	0	—	—	
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			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
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			73	0	0	—	—	—	73	0	0	—	—	
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			812	1	6	225	0	0	216	15	0	300	6	6
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			812	1	6	225	0	0	216	15	0	300	6	6
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			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
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			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	6
			70	0	0	—	—	—	—	—	—	—	—	
			73	0	0	—	—	—	73	0	0	—	—	
			812	1	6	225	0	0	216	15	0	300	6	



APPENDICES TO REPORT
ON
ENDOWED AND VOLUNTARY CHARITIES
IN CERTAIN PLACES,
AND THE
ADMINISTRATIVE RELATIONS OF
CHARITY AND THE POOR LAW
BY
MR. A. C. KAY and MR. H. V. TOYNBEE.

APPENDIX

TO

REPORT ON ENGLAND.

TABLE OF CONTENTS.

	PAGE		PAGE
I. The sources, personal and documentary, from which information has been obtained -	393 [223]	VII. Table showing the Thrift Agencies made use of by recipients of charities interviewed -	398 [228]
II. Form of enquiry sent to Clerks to Endowed Charities -	393 [223]	VIII. Charity Commission Model Schemes -	400 [230]
III. Form used in the investigation made respecting recipients of Charities -	394 [224]	IX. Return of the Endowed Charities which co-operate with the London Charity Organisation Society -	402 [232]
IV. Form of enquiry sent to ministers of religion -	395 [225]	X. Cases illustrative of co-operation between Endowed Charities and the London Charity Organisation Society -	404 [234]
V. Table relating to population and pauperism in places visited -	396 [226]	XI. Abstract of information obtained regarding recipients of Charities -	405 [235]
VI. Table relating to assessable value and cost of pauperism in places visited -	397 [227]		

APPENDICES.

I.

THE SOURCES, PERSONAL AND DOCUMENTARY, FROM WHICH INFORMATION HAS BEEN OBTAINED.

I. PERSONAL.

Trustees of Endowed Charities.
Clerks to Endowed Charities.
Members of Committees of Voluntary Charities.
Secretaries and Superintendents of Voluntary Charities.
Charity Organisation Society Secretaries.
Persons specially interested in Charitable work.
Poor Law Guardians.
Local Government Board Inspectors.
Clerks to the Guardians.
Relieving Officers.
Clergy and Ministers of all denominations.
Churchwardens and Feoffees.
Police Court Missionaries.
Members of Corporations or other local bodies.
Clerks to Corporations or other local bodies.
Superintendents of Police.
School Attendance Officers.
Employers of labour.
Managers of works.

Members of Friendly Societies.
Members of Trade Unions.
Members of Co-operative Societies.
Officials of Trustee and other Savings Banks.
Recipients of Charities.

II. DOCUMENTARY.

Reports of the former Commissioners for enquiring concerning Charities (commonly called Lord Brougham's Commission).

The Charity Commissioners' Register of Unreported Charities, Accounts of Endowed Charities rendered to them, and other Reports and Records in their office.

Reports and Accounts of Voluntary Charities.

Reports of the Chief Registrar of Friendly Societies.

Board of Trade Reports on Rates of Wages.

Census Returns.

Publications of the London Charity Organisation Society.

Relieving Officers' Books.

II.

FORM OF ENQUIRY SENT TO CLERKS OF ENDOWED CHARITIES.

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

1. Place.
2. Name of Endowed Charity.
3. Will, trust deed, scheme, or other instrument, and date thereof, under which the Charity is administered.
4. The Trusts and objects of the Charity and the class of person for whom it is intended.
5. Gross income for year ended 190 . £
Net income £
6. Application of income
 - Almshouses
 - Pensions
 - Apprenticing and Advancement of Children
 - Convalescent and Surgical Aid
 - Nurses
 - Distribution to the Poor—
 - (a) in money
 - (b) in kind, specifying articles given
 - Other purposes, specifying same:—

Total _____
7. Numbers benefited during the year ended 190 .
 - Almspeople
 - Pensioners
 - Apprentices
 - Convalescent and Surgical Aid
 - Nurses
 - Distribution to Poor—
 - (a) in money
 - (b) in kind
 - Other forms of help, specifying same:—

Total _____
8. Is it likely that owing to the falling in of leases or for other reasons the income will be increased in the near future, if so, to what extent?
9. Who are the Trustees?
10. How are the Trustees appointed, and how often do they meet?
11. Has an enquiry been held by the Charity Commissioners in regard to the Charity, if so, when?
12. Is public notice of the Charity given by advertisement or otherwise, and, if so, how?
13. Is a form of application used, if so, by whom is it filled up?
14. Are the statements on the form verified, if so, by whom?
15. Are written testimonials as to character required?
16. Are any further steps taken to ascertain the character, thrift, resources, and home conditions of the applicant, and whether he or she has relations able to help?
17. Would help be refused if relations able to assist declined to do so?
18. Would the fact that thrift had been shown be an important factor in deciding the case?
19. Is the Charity Organisation Society or other such Society used for enquiry or other purposes?
20. Is the Charity given to persons in receipt of Poor Law Relief, if so, what proportion of the recipients are in receipt of such Relief?
21. Are cases referred from the Board of Guardians to the Trustees and *vice versa*?
22. Is an attempt made to co-operate with voluntary Charities, ministers of religion, old employers, and others?
23. Are steps taken to ensure that the assistance given is sufficient?
24. In what manner and by whom is the Charity distributed.
25. In the case of almshouses and pensions, are the benefits restricted to persons who are unable to maintain themselves by reason of age or infirmity? Is there an age limit?
26. What is the amount of the stipend and allowances of the almspeople or pensioners?
27. At what intervals are the stipends paid?
28. Are the almspeople and pensioners visited, and, in the event of illness, what steps are taken to see that they are properly cared for?
29. Are the pension and other permanent cases revised, if so, at what intervals?

Signature

Name

Address

Description of person signing

Date

iii.

FORM USED IN THE INVESTIGATION MADE RESPECTING RECIPIENTS OF CHARITIES.
ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

Date.....190

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Charity.

Date.....190Church DistrictPrevious addresses and time at each

Time in receipt of the Charity

Birthplace

Married, Single, <u>Widower,</u> or Widow.	Ages.
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Occupation.

Name and Address of Present (or last)
Employer.

Time out of last employ.	Time out of employ during last 12 months.
1	1
2	2
3	3
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98	98
99	99
100	100

Cause of leaving employ.

When last in receipt of Full Wages

Weekly Income.

Full work.	Present.
1. The first part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a real number.	1. The first part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a real number.
2. The second part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a complex number.	2. The second part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a complex number.
3. The third part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a rational number.	3. The third part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a rational number.
4. The fourth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is an irrational number.	4. The fourth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is an irrational number.
5. The fifth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a transcendental number.	5. The fifth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a transcendental number.
6. The sixth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is an algebraic number.	6. The sixth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is an algebraic number.
7. The seventh part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a polynomial equation.	7. The seventh part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a polynomial equation.
8. The eighth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a transcendental equation.	8. The eighth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a transcendental equation.
9. The ninth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a differential equation.	9. The ninth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a differential equation.
10. The tenth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a partial differential equation.	10. The tenth part of the work is devoted to the study of the properties of the function $f(x)$ in the case when x is a root of a partial differential equation.

U.	U.	U.	U.
U.	U.	U.	U.

No. of Rooms occupied
Weekly Rent
Rent from lodgers (if any)
Rent due (if any)
Other debts

Clubs or Benefit Societies
Trade Union
Co-operative Society
Insurance
Deposits in Savings Banks

Relief from

Poor Law
Endowed Charities
Voluntary Charities
Church or Chapel
Charitable Persons
Old Employers
Clubs or Benefit Societies
Trade Union
Relations
Other sources

Total from all sources

References

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

IV.

FORM OF ENQUIRY SENT TO MINISTERS OF RELIGION.

ROYAL COMMISSION ON THE POOR LAWS.

1. Income of Sick and Poor Fund from Offertories, voluntary contributions, etc., for year ending December 31st, 1906.
2. Is the above Fund administered by yourself, or through visitors, or through a Committee?
3. Have you a Coal or Clothing Club, if so, how many members were there of each Club in 1906?
4. What were the total payments made by the members of each Club during 1906? What was the bonus in the pound in each case, and what was the total amount paid for the year by way of bonus in each case?
5. Have you a nurse for the poor, if so, what was the sum raised in 1906 for her salary, etc.?
6. If there are any other Funds connected with your Church for the relief of the poor, please give particulars and income for year ending December 31st, 1906?
7. Have you a Slate Club or Sharing-out Sick Benefit Society in connection with your Church?

VI.

TABLE B.—Assessable Value and Cost of Pauperism.

Union.	Population 1901.	Assessable value in force 1903-4.	Total Expenditure on Relief of Poor 1804-5.	Cost per £ of Assessable Value.	Cost of Poor Relief per Head of Popu- lation.	Cost of In- mainten- ance per Head of Popu- lation.	Cost of In- maintenance for 1904-5.	Cost of Out- Relief per Head of Popula- tion.	Cost of Out Relief for 1904-5.	Place in Union enquired into.	Population 1901.	—
Norwich	111,733	£ 431,575	£ 54,150	s. d. 2 6	s. d. 9 8	s. d. 1 7	£ 8,845	s. d. 2 9	£ 15,363	City of Norwich	111,733	Large Town.
York	92,012	518,874	30,839	1 2	6 8	1 7	7,284	1 10	8,434	City of York	77,914	—
Coventry	70,296	297,078	19,020	1 3	5 5	1 6	5,272	11	3,222	City of Coventry	69,978	—
Kendal	43,480	289,826	12,659	10	5 10	1 9	3,804	1 3	2,717	Town of Kendal	14,183	Moderate sized Town.
Beverley	24,454	135,422	10,171	1 6	8 4	1 3	1,530	3 3	3,975	Town of Beverley	13,183	—
Lichfield	42,542	190,927	14,477	1 6	6 10	1 9	3,721	2 0	4,254	City of Lichfield	7,902	Small Town.
Ludlow	18,373	106,023	6,692	1 3	7 3	1 6	1,378	2 1	1,914	Town of Ludlow	6,373	—
Bourne	17,573	108,625	9,936	1 10	11 4	1 6	1,318	5 3	4,613	Town of Bourne	4,361	—
Tiverton	27,378	142,621	11,708	1 8	8 7	1 1	1,483	3 11	5,362	Cullompton	2,922	Rural District.
Cricklade and Wootton Bassett.	11,357	66,441	5,841	1 9	10 3	1 11	1,088	3 6	1,987	Cricklade	1,517	—
Cirencester	19,620	93,062	9,536	2 1	9 9	2 0	1,962	3 6	3,433	Fairford	1,404	—
Walsingham	19,621	83,165	8,565	2 1	8 9	1 1	1,063	4 4	4,252	Little Walsingham	867	—
Hay	9,401	57,520	5,283	1 10	11 3	1 8	783	3 11	1,841	Bredwardine	266	—
Weobley	6,951	45,136	3,063	1 4	8 10	1 4	463	2 7	898	Staunton-on-Wye Letton	520 168	—

VII.

PARTICULARS of Thrift Agencies made use of by Recipients of Charities interviewed.

Persons.	No.	Permanent Friendly Societies.	Sharing-out Clubs.	Trade Unions.	Co-operative Societies.	Insurance Societies.	Savings Bank, Annuities, &c	Remarks.
NORWICH.								
Men* - - -	40	20	-	2	1	9	6	There are 6 cases where whole family is insured.
Women- - -	43	1	2	-	-	22	3	In the case of widows, 4 deceased husbands were in permanent Friendly Societies, and 1 insured.
Total - - -	83	21	2	2	1	31	9*	* Of these, 6 have exhausted savings
YORK.								
Men - - -	17	2	-	-	-	3	2	—
Women- - -	71	-	-	-	-	26	14	In the case of widows, 2 deceased husbands were in permanent Friendly Societies.
Total - - -	88	2	-	-	-	29	16*	* Of these 3 have exhausted savings.
COVENTRY.								
Men - - -	28	7	1	-	-	18	6	There are 4 cases where whole family is insured.
Women- - -	32	-	-	-	-	24	5	In the case of widows, 11 deceased husbands were in permanent Friendly Societies.
Total - - -	60	7	1	-	-	-	11*	* Including 9 who have exhausted savings.
KENDAL.								
Men - - -	9	-	-	-	1	2	-	There is 1 case where whole family is insured.
Women - - -	26	-	-	-	5	14	4	In the case of widows, 5 deceased husbands were in permanent Friendly Societies, and 1 in Trade Union.
Total - - -	35	-	-	-	6	16	4	
BEVERLEY.								
Men - - -	25	12	-	-	-	12	1	—
Women - - -	25	-	-	-	-	12	5	In the case of widows, 4 deceased husbands were in permanent Friendly Societies.
Total - - -	50	-	-	-	-	24	6	
LICHFIELD.								
Men - - -	26	5	-	1	-	7	2	There are 4 cases where whole family is insured.
Women - - -	23	-	-	-	-	10	4	In the case of widows, 5 deceased husbands were in permanent Friendly Societies.
Total - - -	49	5	-	1	-	17	6*	* Of these, one has exhausted savings.

* In this table "men" in each case includes married couples.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

VII.—Particulars of Thrift Agencies made use of by Recipients of Charities interviewed—*continued*.

Persons.	No.	Permanent Friendly Societies.	Sharing-out Clubs.	Trade Unions.	Co-operative Societies.	Insurance Societies.	Savings Bank, Annuities, &c.	Remarks.
LUDLOW.								
Men - - -	6	2	-	-	-	4	1	In the case of widows, deceased husbands were in permanent Friendly Societies, and 1 insured.
Women - - -	14	-	-	-	-	7	4	
Total - - -	20	2	-	-	-	11	5*	* Of these, 4 have exhausted savings.
BOURNE.								
Men - - -	15	2	-	-	-	7	2	In the case of widows, 2 deceased husbands were in permanent Friendly Societies.
Women - - -	16	-	-	-	-	6	1	
Total - - -	31	2	-	-	-	13	3	
CULLOMPTON.								
Men - - -	14	5	-	-	-	4	-	
Women - - -	11	-	-	-	-	2	1	
Total - - -	25	5	-	-	-	6	1	
CRICKLADE.								
Men - - -	17	7	-	-	-	5	5	In the case of widows, 2 deceased husbands were in permanent Friendly Societies and 1 in a Trade Union.
Women - - -	6	-	-	-	-	2	-	
Total - - -	23	7	-	-	-	7	5*	* Including 2 who have exhausted savings and 1 case where children only (5) have accounts.
FAIRFORD.								
Men - - -	9	4	-	-	-	-	2	
Women - - -	2	-	-	-	-	-	-	
Total - - -	11	4	-	-	-	-	2*	* Including 1 case where children only (2) have accounts.
LITTLE WALSHINGHAM.								
Men - - -	13	5	-	-	-	4	-	
Women - - -	8	-	-	-	-	4	-	
Total - - -	21	5	-	-	-	8	-	
JARVIS CHARITY (STAUNTON-ON-WYE, LETTON AND BREDWARDINE).								
Men - - -	5	1	-	-	-	2	-	In the case of widows, 3 deceased husbands were in permanent Friendly Societies and 1 insured.
Women - - -	17	-	-	-	-	4	4	
Total - - -	22	1	-	-	-	6	4*	* Of these 2 have exhausted savings.

VIII.

CHARITY COMMISSION MODEL SCHEMES.

ALMSHOUSES AND PENSIONS.

The Almshouse building belonging to the Charity and the property heretofore occupied therewith shall be appropriated and used for the residence of the Almspeople in conformity with the provisions of this Scheme.

No Almsperson shall be absent from the Almshouse for a period exceeding 24 hours without the consent in writing of the Trustees, or their Clerk; but in special cases such consent may, for any sufficient reason, be given retrospectively after the absence has occurred.

No Almsperson shall be permitted to let or part with the possession of the room or rooms allotted to him or her, or to suffer any stranger to occupy the same or any part thereof, except with the special permission of the Trustees.

The Trustees may, if they think fit, whenever the income of the Charity suffices for the purpose, appoint a Matron [Nurse], dismissible at their pleasure, to perform such duties as may be necessary for the superintendence and care of the Almspeople, at salaries not exceeding £ ; and may allot to the Matron [Nurse] a room or rooms in the Almshouse as a residence for her while she holds office as Matron [Nurse]. The Trustees may provide the Almspeople, at the cost of the Charity, with any necessary attendance in case of illness or permanent infirmity.

Appointments of Almspeople [Pensioners] under this Scheme shall be made without prejudice to the interests of the existing Almspeople [Pensioners].

The full number of Almspeople [Pensioners] shall be They shall be poor of good

character, who have resided in for not less than two years next preceding the time of their appointment, who have not during that period received Poor-law relief, and who from age, ill-health, accident, or infirmity, are, wholly or in part, unable to maintain themselves by their own exertions. *Provided that for years from the date of this Scheme no person shall be disqualified for appointment as an Almsperson [a Pensioner] on the ground of the receipt of Poor-law relief, but this provision shall not authorise the continuance of the receipt of such relief by an Almsperson [a Pensioner].*

There shall be paid to each Almsperson [Pensioner] out of the income of the Charity by weekly or other periodical payments as the Trustees think fit such a stipend, being at the rate of not less than a week, and not more than a week as the Trustees may from time to time fix, having regard to the needs and circumstances of the respective Almspeople [Pensioners] and to the income and other circumstances of the Charity; and the Trustees, instead of paying the whole amount of the stipend to any Almsperson [Pensioner] in money, may from time to time expend the whole or any portion thereof for his or her benefit as they think fit. *In the case of an Almsperson [a Pensioner] possessing a properly secured income from other sources or in receipt of assistance from relations or others amounting to less than the maximum stipend allowed under this clause the Trustees may pay him or her such a stipend not exceeding the stipend which he or she would otherwise receive as will make his or her total income not more than the said maximum.*

The Clerk of the Trustees, or some other person appointed by them for the purpose, shall pay the stipends to the Almspeople [Pensioners], and conduct any inquiries with regard to them and to applicants for appointment.

Applications for appointment as Almspeople [or Pensioners] shall be made to the Trustees, or to their Clerk, in such manner as the Trustees prescribe, and shall be made in person except in case of physical disability.

No appointment of an Almsperson [or a Pensioner] shall be made by the Trustees until a sufficient notice (which may be according to the Form annexed hereto) of the vacancy to be filled up, specifying the qualifications required from candidates, has been published in by advertisement or otherwise, so as to give due publicity to the intended appointment; and every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment

[Instead of the two next foregoing clauses the two next following clauses are sometimes inserted.]

Upon the occurrence of the first vacancy among the Almspeople [Pensioners] a notice, specifying the qualifications required from candidates, and the proper mode of applying for appointment as an Almsperson [a Pensioner], shall be sufficiently published in the Parish by advertisement, or otherwise. A similar notice shall be similarly published upon every vacancy occurring after a period of twelve calendar months from the previous notice, or, if the Trustees think fit, oftener. Every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

All applications for appointment shall be made in person, or, in case of physical disability, in such manner as the Trustees may direct, to an officer of the Trustees, and shall be made within one calendar month of the publication of the notice hereinbefore referred to. The officer shall enter the statements of each applicant on a form provided by the Trustees, and shall take such steps as they may direct to verify the statements, and shall thereupon prepare and send to each Trustee a printed list of all applications. No appointment of an Almsperson [a Pensioner] shall be made unless his or her name appears on the list.

Every appointment of an Almsperson [a Pensioner] shall be made by the Trustees, and shall be made at a special meeting to be held as soon as conveniently may be after an interval of one month from the occurrence of the vacancy to be filled up, allowing a reasonable time for publication of notice and for inquiries as to the applicants.

The Almspeople [and Pensioners] shall be selected under the following conditions:—

1. After full investigation of the character and circumstances of the applicants, and inquiry whether they have shewn reasonable providence, and whether and to what extent they may reasonably expect assistance from relations or others.

2. Where claims are equal, preference shall be given to those applicants who have been longest resident in the Parish.

The pensions shall be paid subject to such reasonable regulations for ascertaining the identity and good conduct of the Pensioners and their continued possession of the required qualifications as the Trustees from time to time prescribe.

For the purpose of this clause the Trustees may avail themselves of the agency of any Charity Organisation Society, or other like agency.

Each pension shall be granted for a term of three years in the first instance, but may be prolonged by the Trustees, if they think fit, for a further period of not more than three years at each prolongation.

The Trustees shall provide and keep a book, in which shall be entered the name, age, and description of every person appointed to be an Almsperson [or a Pensioner], the date of every appointment, and the date and occasion of every vacancy. They shall also keep a register of all applications for appointment.

(1) Any Almsperson [or Pensioner] who receives Poor-law relief shall be removed from being an Almsperson [or a Pensioner].

(2) If, in the opinion of the Trustees, any Almsperson [or Pensioner] is guilty of insobriety, insubordination, breach of regulations, or immoral or improper conduct, or is disqualified for retaining his or her appointment [by having become entitled to a sufficient income from sources other than the Charity], [or on account of mental disease (in the case of an Almsperson) or from any other cause], or if, in any case, it appears that any Almsperson [or Pensioner] has been appointed without having the required qualifications, the Trustees, upon proof thereof to their satisfaction, may remove the Almsperson [or Pensioner].

(3) Upon the removal of any Almsperson [Matron, Nurse] the Trustees shall take possession of the tenement or room occupied by him or her, and upon the removal of any Almsperson or Pensioner the Trustees may proceed to appoint another Almsperson [or Pensioner] in his or her place.

VIII.—Charity Commission Model Schemes—(continued).

(4) In any case of such misconduct as aforesaid the Trustees may suspend the payment of the stipend to the Almsperson [or Pensioner], either wholly or in part, during such time as they think fit.

(5) Any Almsperson removed on account of mental disease, and any Pensioner removed on account of receiving Poor-law relief while being detained under lawful authority as a person suffering from mental disease, may, on recovery, be re-appointed without previous notice being given of the vacancy to be filled up, and need not possess the qualifications as to residence and previous non-receipt of Poor-law relief.

ulations.

The Trustees may from time to time prescribe such reasonable regulations as they consider expedient for the government of the Almspeople [and Pensioners], provided that the same shall not be at variance or inconsistent with any of the provisions of this Scheme, and by such regulations may provide that the Almspeople shall render such assistance to each other [and to the Matron and Nurse] as is within their power.

FORM OF NOTICE.

In the matter of

The Trustees of this Charity give notice that they will on the day of 19 , proceed to elect an Almsperson [a Pensioner] to fill a vacancy in the number of Almspeople [Pensioners] of the Charity. The election will take place at o'clock on that day, at . Poor of good character who have been resident in for two years at least, who have not during that period received Poor-law relief, and who from age, ill-health, accident, or infirmity, are unable to maintain themselves by their own exertions, are eligible for the appointment. Preference will be given to those who have shown reasonable providence, and to those who have been longest resident in the Parish.

Application for the appointment must be made in the first place in writing to the Trustees or their Clerk at , fourteen days at least previously to the election. Every applicant must state his or her name, address, age, and occupation, and must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

Signed

Clerk to the Trustees.

GENERAL BENEFIT OF POOR.

[The yearly income of the Charity]
[One of such parts] [A yearly sum of £] shall be applied by the Trustees in making payments, under one or more of the following heads, for the benefit either of the poor of the said Parish of generally, or of such deserving and necessitous persons resident therein as the Trustees select for this purpose, and in such way as they consider most advantageous to the recipients, and most conducive to the formation of provident habits—

I.—Subscriptions or donations in aid of the funds of—

(a) Any Dispensary, Infirmary, Hospital, or Convalescent Home, or any Institution in which persons suffering from any bodily infirmity are taught any trade or employment, whether general or special, upon such terms (so far as may be) as to enable the Trustees to secure the benefits of the institution for the objects of the Charity ;

(b) Any Provident Club or Society established in or near for the supply of Coal, Clothing, or other necessities ;

(c) Any duly registered Provident or Friendly Society accessible to the inhabitants of :

II.—Contributions towards—

(a) The provision of Nurses for the Sick and Infirmary ;

(b) The travelling expenses of Patients to and from such institutions as are above-mentioned in paragraph I. (a) ;

(c) The purchase of Annuities, whether present or deferred, or the augmentation of any income

or other means of support possessed by the recipient which shall be proved to the satisfaction of the Trustees to be properly secured, and to have been produced by his or her own exertions or providence ;

(d) The cost of the Outfit on entering upon a trade or occupation, or into service, of any person under the age of twenty-one years ;

(e) The provision of the passage money, outfit, or other requisite, in aid of the Emigration of any person ;

(f) The cost of providing proper care and supervision (including any necessary cost of locomotion) for poor persons requiring temporary change of air or special protection or treatment ;

(g) The provision or maintenance of any Recreation Ground, or the formation of any fund for the acquisition or preservation of any land as an Open Space, accessible to the inhabitants of ;

(h) The maintenance of any Reading Room, Library, or Working Men's Club, available for the use or benefit of the inhabitants of ;

(i) The support of any Museum, Art collection, or Art or Industrial exhibition accessible to the inhabitants of ;

(j) The provision of Technical or Art instruction or lectures, or of Evening Classes ;

III.—The supply of—

(a) Clothes, Linen, Bedding, Fuel, Tools, Medical or other aid in Sickness, Food or other articles in kind, to an amount not exceeding £ in any one year ;

(b) Temporary relief in money, by way of loan or otherwise, in case of unexpected loss, or sudden destitution, to an amount not exceeding £ in any one year.

Provided that the funds of the Charity shall in no case be applied in aid of any rates for the relief of the poor or other purposes, or so that any individual or institution may become entitled to a periodical or recurrent benefit therefrom.

APPRENTICING.

A yearly sum of £ shall be applied by the Trustees in apprenticing poor [children] bona fide resident in to some useful trade or occupation.

Upon the apprenticing of any [child]—

(1) An indenture of apprenticeship shall be executed containing provisions for carrying into effect the following stipulations:—

Conditions
apprenticing

(a) The apprenticeship premium shall be not less than and not more than , and shall be payable in not less than two portions, and the second portion and any subsequent portions shall be payable after the lapse of at least six months from the commencement of the term of apprenticeship or from the payment of the preceding portion.

(b) The second or any subsequent portion of the premium shall not be payable unless or until the Trustees have satisfied themselves by personal inquiry that the apprentice is being properly taught.

(c) Substantial wages, increasing yearly, shall be paid to the apprentice on a scale to be specified in the indenture.

(2) The Trustees may also agree for the repayment to them of the whole or any part of the apprenticeship premium out of any wages of the apprentice or otherwise; and may properly refuse to accept any master or mistress except upon the following conditions:—

(a) The permission of a probationary period not exceeding three months and either with or without wages, during which the apprentice concerned shall be at liberty to recede from his [or her] engagement.

- (b) The permission of access at all reasonable times to the place of employment of the apprentice concerned by any person authorised by the Trustees to inspect and report upon the condition, conduct, and diligence of the apprentice.
- (c) Such other conditions or stipulations as to half-time, evening instruction, or other matters as in the judgment of the Trustees may be beneficial to the apprentice concerned or otherwise advantageous to the Charity.
- (3) Any and all of the arrangements for the apprenticeship and visiting of, and consequent reports upon, the apprentice may be delegated to the National Institution of Apprenticeship, whose offices are now at No. 5, Clarence Terrace, Regent's Park, London, N.W., or to any similar Institution which may be nominated by the Trustees and approved by the Charity Commissioners, and in that case the moneys applicable to the apprenticeship shall be paid to the Institution at the time of the signing of the apprenticeship indenture.

IX.

RETURN of Endowed Charities which co-operate with the London Charity Organisation Society.

Name of Charity.	Nature of Co-operation.
City Parochial Foundation - - - -	Applications for pensions are sent to the Society to be inquired into and reported upon. The pensions are also paid through the Society, which provides almoners who visit the pensioners every week, pay them their money and report any change in their circumstances. A revision of cases takes place every three years.
St. Cross Charity, Winchester - - - -	The Society makes inquiries respecting applicants for pensions living in London, and undertakes to pay the stipends to those to whom pensions are granted.
Drapers' Company Consolidated Pension Fund	The Company makes use of the Society to investigate the applications for pensions.
Trinity House Out-Pensions Fund - - -	Applications for pensions are referred to the Society to be inquired into.
Aldgate Freedom Foundation - - - -	Cases are referred by the Trustees to the Society to be investigated. In some cases the Society also acts as almoner, and undertakes to revise the pensions from time to time. Some of the Trustees are members of two of the District Committees of the Charity Organisation Society.
Bishopsgate Foundation - - - -	Sends cases to the Society for inquiry.
St. Luke's Parochial Charities - - - -	Sends cases to the Society for inquiries. One or two of the Trustees are members of the local Committees of the Charity Organisation Society.
Staffords' Charity, Holborn - - - -	Clothes the pensioners in Holborn belonging to the District Committee of the Charity Organisation Society of which some of the Trustees are members.
Taylor Charity - - - -	Sends cases to the Society to be inquired into.
Vaughan Charity, Marylebone - - - -	The St. Marylebone Charity Organisation Committee act as Trustees and administer the income, about £13 a year.
Earl of Northampton's Charity, Greenwich -	The Vicar of Greenwich, who is Chairman of the Charity Organisation Committee, and a Trustee of this Charity, is responsible for the distribution of the Convalescent and Hospital "letters" and makes considerable use of the Committee for purposes of inquiry.
Messenger Charity, Greenwich - - - -	Applicants for pensions recommended by the Charity Organisation Committee are assisted, and the Committee acts as almoner in these cases. The Chairman of the Committee is one of the Trustees.
Jubilee Almshouses, Greenwich - - - -	Cases are sent from time to time to the Charity Organisation Committee for inquiry, the Chairman of which is a Trustee.
Queen Elizabeth's College, Greenwich - -	Cases are sent from time to time to the Charity Organisation Committee for inquiry, the Chairman of which is a Trustee.
Trinity Hospital, Greenwich - - - -	Cases are sent from time to time to the Charity Organisation Committee for inquiry, the Chairman of which is a Trustee.
Hatcliffe's Charity, Greenwich - - - -	Cases are sent from time to time to the Charity Organisation Committee for inquiry, the Chairman of which is a Trustee.
Bermondsey United Charities - - - -	Nearly all applications for pensions, and for temporary assistance, are referred to the Charity Organisation Committee for inquiry and report. In the latter cases the Trustees as a rule leave the carrying out of the decision to the Committee. The revision of the pension cases is also entrusted to the Committee. Cases for temporary assistance brought to the notice of the Trustees by the Committee are almost invariably helped, and the money is sent to them to administer.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

I X.—RETURN of Endowed Charities which co-operate with the London Charity Organisation Society.—*continued.*

Name of Charity.	Nature of Co-operation.
St. Olave's and St. John's United Charities -	The Trustees assist cases referred to them by the District Committee of the Charity Organisation Society and occasionally ask them to act as their almoners.
Hackney Parochial Charities - - -	Cases referred by the Charity Organisation Committee to the Trustees are usually assisted. The Committee provide almoners for those cases which have been granted pensions on their recommendation. The Chairman of the Trustees is also Chairman of the Charity Organisation Committee.
South Hackney Parochial Charities - -	The Trustees, of which a member of the Charity Organisation Committee is Chairman, frequently assist cases brought to their notice by the Committee.
West Hackney Parochial Charities - -	The Trustees generally make grants to cases recommended by the Charity Organisation Committee.
Dr. Spurstowe's Convalescent Committee, Hackney.	The Chairman and two other members of the Charity Organisation Committee are Trustees of the Charity. Cases are sometimes referred by the Trustees to the Committee for inquiry; those recommended by the latter to the Trustees are generally assisted.
The Harwar Almshouse Pension Fund, Shoreditch.	Many of the applicants to this Fund are sent for inquiry by the Trustees to the Charity Organisation Committee whose recommendations are acted upon.
Cranston and Marshall Charities, Shoreditch -	The Trustees help cases brought to their notice by the Charity Organisation Committee.
Chelsea Endowed Charities - - -	The Charity Organisation Committee send reports to the Trustees in regard to all applicants already known to them.
United Charities of St. George-the-Martyr, Southwark.	Reports are sent by the Charity Organisation Committee to the Chairman of the Trustees on all applicants for pensions and almshouses.
St. Saviours', Southwark, United Charities -	The Charity Organisation Committee send reports to the Wardens on all applicants for pensions and almshouses already known to them.
Tate Bequest, Norwood - - -	The Trustee of this Charity makes grants to the local Charity Organisation Committee to be used by them at their discretion.
The Noel Whiting Fund, Battersea - -	By the terms of the trust of this Fund, one of the Trustees must be a representative of the Charity Organisation Committee. There is close co-operation between the Trustees and the Committee and the majority of the cases assisted are recommended by the latter
Campden Charity, Kensington - -	The Trustees usually assist cases brought to their notice by the Charity Organisation Committee and occasionally refer cases to the latter for inquiry. Any information the Committee may possess in regard to the recipients of pensions from the Charities is made use of by the Trustees one of whom is a member of the Committee.
The Wandsworth Consolidated Charities -	Cases referred to the Trustees by the Charity Organisation Committee have generally been favourably considered. The Trustees have recently decided to make use of the Committee for inquiry purposes.
St. James United Charities, Westminster -	The Trustees ask for reports from the Charity Organisation Committee in respect to the applicants for help who are already on their books and assist the cases recommended to them by the Committee.
Emmanuel Hospital (Lady Dacre) Westminster	Cases brought to the notice of the Trustees by the Charity Organisation Committee receive favourable consideration.
Wells and Campden Charity, Hampstead -	Several members of the Charity Organisation Committee are Trustees of this Charity. All applicants for pensions are referred to the Committee for inquiry and the Trustees readily assist cases needing temporary help recommended by the Committee.
St. Martin Bowes Charity, Woolwich - -	The Trustees send the application forms of all eligible candidates to the Charity Organisation Committee for verification and the Committee adds any information likely to be of use in arriving at a decision.

X.

CASES ILLUSTRATIVE OF CO-OPERATION BETWEEN ENDOWED CHARITIES AND THE LONDON CHARITY ORGANISATION SOCIETY.

C.B., youth, aged 19.—Bermondsey United Charities gave £2 towards premium.

This lad, a cripple, who knew a little about shoemaking, was referred to the C.O.S. by the Relieving Officer in October, 1905. He had apparently been lost sight of by persons formerly interested in him. The C.O.S. got an offer of training and work for him in the country, but this was refused by his family, probably because the mother hoped for out-relief, which was not given. In January, 1907, the C.O.S. succeeded in placing him with a reliable shoemaker in North London at a premium of £15, to be paid in two instalments. Thus the lad has been rescued from a bad home and is happy and giving satisfaction. It is hoped that after he has learnt his trade he will remain with the shoemaker. The necessary amount was made up in sums of £7 10s., £3, and 10s., given by charitable persons (including a lady formerly interested in the case), £2 by the Society of Relief of Distress, and the remainder by the Bermondsey United Charities as above.

M.C., girl, aged 14.—Bermondsey United Charities gave £3 5s. towards expenses at a Training Home.

The girl, a wild little thing, whose father was a drunkard and mother dying in an infirmary, had nobody to look after her. She was referred to the C.O.S. Committee just as the family was leaving the parish by a District Visitor who has kept in touch with her ever since. She has had one year's training up to the present and is doing well, but will require at least six months more. Besides the help given by the District Visitor and the C.O.S. workers in finding a suitable home, the necessary amount of money has been raised by the financial co-operation of the Church, Children's League of Kindness, Society for Relief of Distress and Bermondsey United Charities.

H. family.—Bermondsey United Charities gave £5 12s. 8d. towards temporary allowance and convalescent treatment.

The father of a large family was dying of phthisis when the case was first referred to the Trustees of the Bermondsey United Charities. He was being carefully nursed at home, and help was continued until he died. In addition to this, a good deal of help was given directly by the Trustees. After his death, assistance still had to be given until the C.O.S. had obtained the admission of three children to Church of England Homes, the Children's League of Kindness paying 2s. a week for each, and until the delicate eldest son had been convalesced and had started work, and a girl had become old enough for employment. In addition to this it was found necessary to obtain hospital and convalescent treatment for the widow. The family was self-supporting for some months, but the eldest son developed rapid consumption, and help was again needed. The total cost so far has been about £30.

In this case there was co-operation between the Bermondsey United Charities, Children's League of Kindness, Society for Relief of Distress, and Courage's Fund. The "Sons of Thames" Lodge of Oddfellows (M.U.) have also been helping.

A.S., widow.—Bermondsey United Charities contributed £3 2s. towards one year's expenses of twin sisters at a Training Home.

A widow in very delicate health with twin daughters was referred to the C.O.S. Committee by the Westminster Hospital. Expensive treatment was given her at home, in a Hospital, and at a convalescent Home; artificial teeth were also supplied, and, finally, when the girls were old enough, it became necessary to send them to a Training Home for service, the mother contributing 1s. 6d. a week. The girls are to repay £2 12s. each.

The total cost up to the present is £30 12s. 8d., and the work could not have been accomplished without co-operation between the widow's employers, the Westminster Hospital, Courage's Fund, Society for Relief of Distress, Children's League of Kindness, and Bermondsey United Charities.

E.C., girl, aged 15.—Bermondsey United Charities gave £1 11s. 6d. to complete training at Clark's College for Typewriting and Shorthand.

The mother, widow of a police-inspector, has three daughters, one of whom is almost a dwarf, and very frail, and another (the above-mentioned) has a crippled left hand. The tiny daughter was in work, but required much care, making it difficult for her mother

to be absent for long hours. *E.C.* was sent by the C.O.S. to Clark's College to learn typewriting, shorthand, and book-keeping, the total cost being £12 1s. 6d. The mother and son paid £4 4s., a friend through the Society for Promoting Employment of Women £4 4s., Ragged School Union £2 2s., and the remainder was made up by the Bermondsey United Charities as above.

Sixteen months after training she was earning 13s. 6d. a week.

T. and *E.K.*, a couple aged 73 and 74 respectively.—Bermondsey United Charities gave an allowance during the winter months for some years, and finally granted a pension of 3s. a week.

T.K. was a carman, but latterly was obliged to give up work in the winter owing to bad asthma. He was a member of a sick club in the country as a young man when only earning 11s. or 12s. a week. When he came to London he joined another club, which unfortunately broke up, and he was then too old to enter another. He and his wife showed marked thrift in saving a few pounds in the summer to help tide them over the winter. When at last he had to give up work the Bermondsey United Charities gave a pension of 3s. a week to meet 6s. from his four sons and 4s. from an old employer. The pension was rather high on account of the need of extra firing and of medical attendance.

A.P., widow, aged 70.—Aldgate Foundation gave a pension of £12 a year.

This old lady was permanently disabled, and applied to the Charity Organisation Committee for help. Her husband never earned more than 18s. a week, but in spite of this she managed to bring up the children and to keep a very tidy home. The Committee decided to raise her a pension, and secured 3s. a week to supplement the 4s. 7d. granted by the Aldgate Foundation. She lives with a widow daughter, who looks after her and shares the home with her.

T. and *M.H.*, aged 71 and 59 respectively.—The Aldgate Foundation referred this couple to the Charity Organisation Committee for inquiry, and granted a pension of 10s. a week on their recommendation.

T.H. had been a dock labourer, and had 20 years' good character. He had at one time been a member of the Druids Benefit Society. Was insured, and managed to save £20 in the Post Office Savings Bank. His wife earned a few shillings by washing. The Committee recommended a pension on condition that two married sons contributed 2s. a week between them. As help was urgently needed, temporary assistance was given until a vacancy in the pension list occurred.

J. and *S.C.*, a couple aged 74 and 70 respectively.—The City Parochial Foundation gave a pension of £15 12s. a year.

The man, who was 47 years in one situation, and 7 years in another, was dismissed from the latter on account of age and feebleness. He was referred to the C.O.S. by the Relieving Officer as a permanent allowance was needed.

Earnings during the man's working life were 30s. to 40s. He brought up ten children (some now dead), paying for their education; used to pay 11s. week rent. He could not save, but belonged for many years to a sick benefit society, paying 8s. 9d. quarter.

The C.O.S. raised an allowance of 10s. 6d. week; of this 6s. 6d. at first was given by the man's children, but as their families increased they were less able to help, and now a son and three daughters contribute 4s. 6d. week, and the City Parochial Foundation gives 6s. week.

In addition, the man's payments to his sick club are kept up by means of appeals made by the C.O.S. to the charitable public.

J. and *M.W.*, a brother and sister, aged 79 and 81 respectively.—The City Parochial Foundation gave a pension of £13 a year.

The man was in the leather trade, and saved £400. For some years when they were past work they lived on this money. The brother did not buy an annuity with it as he had at first intended because in that case if his sister survived him she would have had nothing to live upon.

When their money was almost exhausted, *J.* and *M.W.* became known to the C.O.S., who undertook

X.—Cases illustrative of co-operation between Endowed Charities and the London Charity Organisation Society--
continued.

to raise an allowance of 12s. 6d. week for them. They have had it for some years. The allowance is now made up as under:—

1s. a week from the Clergy.

5s. a week from the City Parochial Foundation.

6s. 6d. a week from two private donors.

F.M., a widow, aged 82.—The City Parochial Foundation gave a pension of £6 10s. a year.

F.M. is a Belgian who has lived nearly 40 years in London. She earned her living by laundry work, and supported her sick husband for years. Of her seven children, a married daughter only remains. *F.M.* managed to save as much as £100, and when past work kept herself on this till it was almost gone, and she was obliged to ask for help.

The C.O.S. at first raised an allowance of 9s. 9d. week for her, towards which a Foreigners' Society contributed 5s. week, her daughter 1s., and the clergy 1s. The rest was given by private persons till the City Parochial Foundation granted her an allowance of 2s. 9d. week. Now the old lady is too frail to live alone, her daughter gives her a room in her house rent free, and the Society of Friends of Foreigners in Distress and the City Parochial Foundation give 5s. week between them.

S.W., a boy aged ten.—The South Hackney Parochial Charities made a grant of £1 towards the expenses of sending the boy to Margate.

This little boy, who suffered from double tuberculous hip disease, was referred to the C.O.S. by the Invalid Children's Aid Association. The father, a boot finisher, had an average wage of 25s. a week, and a family of seven children ranging from 19 years to one month, two being wage-earners, making the income up to 49s. a week. The boy had been an in-patient at the North-Eastern Hospital for some months, and the doctor then advised a period of prolonged convalescence and also a new splint.

Enquiry proved satisfactory, and the parents agreed to pay 3s. a week towards the cost of the convalescent treatment, which it was hoped would much benefit the child, and render him self-supporting in after years.

The hospital paid half cost of the splint. The boy was sent to Margate Convalescent Home at 5s. a week. The Invalid Children's Aid Association paid 2s. 6d. a week until the splints were paid for. The South Hackney Parochial Charities made a grant of £1 to be expended at the rate of 1s. a week towards the convalescent home expenses.

M.C., a widow, aged 71.—The Hackney Parochial Charities made a grant of 5s. a week.

M.C. was referred to the C.O.S. by the Relieving Officer. She had been a widow for 18 years, and had gained her living by letting lodgings. At the time of her application she was living with her granddaughter, a girl of 18, who earned 10s. a week by shirt work. As the result of an attack of erysipelas she had become practically blind, and was unable to work. She bore an excellent character, and had brought up her children without seeking help on the death of her husband. The C.O.S. decided to try and raise her a pension, and made application on her behalf to the Societies for the Blind, the Church, and the Hackney Parochial Charities. She was placed on the urgent list of Gardner's Trust for the Blind, and the Hackney Parochial Charities made her a grant of 5s. a week.

A.O. and his wife and five children.—The Hackney Parochial Charities made a grant of £5 towards the cost of emigrating this family.

The above family applied to the C.O.S. for assistance to emigrate to Canada; the man (32) was a navvy, but for three years his work had been most irregular, though he bore the character of an excellent workman. Man and wife (five small children) managed to struggle along and keep off the rates, and both seemed particularly attached to home and children, the man unusually so. The Committee considered it a very suitable case for emigration, and recommended it to the East End Emigration Fund. The Hackney Parochial Charities made a grant of £5 towards the cost, and the Society for the Relief of Distress also gave a grant of £2.

XI.

ABSTRACT OF INFORMATION OBTAINED REGARDING RECIPIENTS OF CHARITIES:

CONTENTS.

	PAGE.		PAGE.
Ludlow - - - - -	236	Norwich - - - - -	264
Staunton-on-Wye - - - - -	240	Lichfield - - - - -	286
Bredwardine - - - - -	242	Coventry - - - - -	298
Letton - - - - -	244	Kendal - - - - -	314
Cricklade - - - - -	246	Beverley - - - - -	324
Fairford - - - - -	250	York - - - - -	340
Bourne - - - - -	252	Cullompton - - - - -	364
Little Walsingham - - - - -	260		

LUDLOW.

NAME OF CHARITY.		No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
				Years.	Years.				s. d.		
Hosyer's houses	Alms-	1	W.	73	73	None - -	1 son and 1 daughter (both married)	1	Nil	Clean, and poorly fur- nished	Dudley Sick Club (late husband).
Ditto	- ditto	2	W.	77	30	Formerly laundress	1 son (mar- ried)	1	Nil	Clean and bright	Insured in Prudential
Ditto	- ditto	3	W.	63	29	Formerly laundress	3 sons (1 mar- ried)	1	Nil	Very clean and tidy	Insured in Prudential
Ditto	- ditto	4	Wr.	79	60	Formerly labourer	1 son (mar- ried), 3 daughters (2 married)	1	Nil	Fairly clean and comfort- able	Nil
Ditto	- ditto	5	W.	72	43	None - -	4 sons (3 mar- ried)	1	Nil	Clean and bright	Insured in Prudential
Ditto	- ditto	6	Wr.	77	70	Formerly cabinetmaker	2 sons (married), 2 daughters (1 married, 1 widow)	1	Nil	Untidy and not very clean	Insured in Prudential and another office
Ditto	- ditto	7	Wr.	63	63	Formerly foreman (corn merchant's)	1 son and 2 daughters (all married)	1	Nil	Fairly clean	Oddfellows
Foxe's Almshouses		8	M. M.	82 74	59 53	Formerly gardener Formerly laundress	None - -	2	Nil	Clean and comfortable	A.O.F. and Prudential Insurance

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

LUDLOW.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Late husband, labourer, died 7 years ago, 2 years after the couple were admitted to Foxe's Almshouses. She was then transferred to Hosyer's. Recipient is very deaf, and suffers from melancholia. Son, married, 45, labourer, said to be out of work, and daughter, married, 39, whose husband works on the railway, are said to be unable to help.
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Recipient, who has been a widow 34 years, has been in almshouses 3 years. Late husband, horsekeeper, consumptive, was ill 3 or 4 years before his death, and she supported both by washing. All savings went in expenses of husband's sickness. She appears very respectable and is still in touch with family by whom she was employed as servant before marriage.
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Late husband, gardener, died 29 years ago of phthisis. After his death she supported self and children by laundry work. Two of the sons have assisted her, but the third, single, refused to do anything. She has been an inmate of almshouses only one month. Also recipient of one loaf weekly from Church, and 2s. 2d. twice a year.
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Recipient stated that for 14 years he had a small general shop, but eventually failed and went to work as a labourer. Wife died 20 years ago. None of the children assist him, with the exception of a married daughter, who gives him a dinner every day.
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Late husband, carpenter and joiner, who had a business of his own, died 6 years ago. Business had deteriorated owing to his bad state of health, and at his death nothing was left. For 4 years afterwards recipient was supported by sons, and has been in the almshouses for 2 years. Sons are still able and willing to assist her, but she "preferred not to be a burden on them."
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	For many years recipient was in business in Ludlow, but failed in 1891. Was then employed as a journeyman for 7 years, when he and wife entered Fox's Almshouses. After her death, a year later, he came to Hosyer's. Married daughter pays his insurance money, but the other children are said not to help in any way. His statements were confirmed, and character said to be good on reliable authority.
Nil	0 8 6	Nil	Nil	Nil	Nil	Nil	Nil	0 8 6	Recipient, originally apprenticed to a blacksmith, gave up the calling, and after wandering from one place to another, finally settled down and remained as foreman for 25 years with a local firm of corn merchants. Had to give up work 4 years ago on account of gout. Lived for a time on small savings, and 2½ years ago entered the almshouses. Children are said never to have helped.
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Recipients, married 50 years, never had any family. Husband has been unable to work for 16 years owing to bad eyesight. He had Hosyer's Pension for 8 years. Wife took on washing when husband gave up work. They have been only 3 months in the almshouses.

LUDLOW—*continued.*

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				s. d.		
Foxe's Almshouses	9	M.	74	74	Tailor	4 sons (married), 4 daughters (3 married)	2	Nil	Clean	Insured in Prudential
		M.	73	45	None					
Foxe's Pension	10	S.	66	66	None - - -	- - -	House	£10 per ann., paid half- yearly	Clean, com- fortable, and tastefully furnished	Nil
Hosyer's Pension	11	S.	79	79	Formerly glass and china dealer	- - -	Cottage	£8 10 per ann., paid quart- erly	Clean and nicely furnished	Has savings (£60) in P.O. Savings Bank
Ditto - ditto	12	S.	70	70	Formerly dressmaker	- - -	Cottage	4 3 per week	Very poor and wretched	Nil
Dole Charity	13	W.	68	68	Laundress	1 son (married), 1 son (single), 5 daughters (all married)	Cottage	3 1 per week	Bright and clean	Insured in Prudential
Ditto - ditto	14	W.	84	15	Formerly charwoman	1 son (married)	Cottage	2 0 per week	Very poor and dirty	Nil
Ditto - ditto	15	W.	79	41	Formerly laundress	1 son (married), 1 daughter (married), and 1 daughter (single)	Cottage	2 0 per week	Very poor, but clean	Late husband in A.O.F.
Ditto - ditto	16	W.	76	76	None - - -	1 son (married), 1 daughter (widow), and 3 daughters (single)	Cottage	3 0 per week	Clean and comfortable	Insured in Prudential
Ditto - ditto	17	W.	70	40	Formerly hawker of fruit and flowers	1 stepson	Cottage	2 0 per week	Dirty and untidy	Nil
Ditto ditto	18	W.	66	23	None - - -	1 son (widower), 4 daughters (married), and 1 daughter (single)	Cottage	4 0 per week	Neat, clean, and well furnished	Nil

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

LUDLOW—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 7 0	Nil	Nil	Nil	Nil	0 1 0	Nil	0 8 0	Husband does odd jobs for local tailor. Has had good situations as journeyman, but gave up regular work 5 years ago on account of old age and entered the almshouses. Some of the children are said to help, but only occasionally. Wife was in service before marriage and used to help husband in his work.
Nil	0 10 0	Nil	Nil	Nil	0 7 0	0 3 0 (sister's)	Nil	1 0 0	Pensioner lives with her single sister, needlewoman, said to be earning 3s. a week. A cousin gives £5 a year towards the rent, remaining £5 being paid jointly by the sisters. A nephew, whom they brought up, is said to give 5s. a week. Pensioner's father was many years an ironmonger in good position in the town. She does not appear to have made the most of her opportunities, and now leads rather an indolent life, though she seems almost as well able to work as her sister.
Nil	0 5 0	Nil	Nil	Nil	Nil	0 6 6 (great niece's)	Nil	0 11 6	Pensioner said to have retired from business 8 years ago with about £100. She brought up her niece's children, a boy and a girl, and the latter lives with her, putting her earnings as dressmaker into the family budget. The great-nephew, a carpenter, married, is said to give nothing. Pensioner said, she "had paid rates and taxes for 40 years, and regarded the pension as a <i>right</i> , not a charity."
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Pensioner lives with single sister, 65, invalid. Father was a millwright. At his death, business carried on by son, who died 1884, and business came to nought. Another brother, printer, now dead, lived with sisters for some years, but drank heavily and robbed them. Pensioner and her sister receive a good deal of help in kind from Church and other agencies.
Nil	Dole (see remarks.)	Nil	Nil	1 0 0 (son-in-law)	Nil	0 7 0	Nil	1 7 0	Receives 1 loaf weekly, and 6s. 8d. at Christmas. Lives with a married daughter and 3 children on combined earnings. Rest of children, including a single son, are said to contribute nothing.
0 3 6	0 0 6	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Has had parish relief for past 15 years. Married son, labourer, 3 children dependent, said to be unable to assist. Old woman very helpless. Receives 6d. a week, dole, 2s. 3d. twice a year, and much in kind from local residents. Said to be much given to begging.
0 1 0	0 0 6	Nil	Nil	0 2 0	Nil	0 5 6	Nil	0 9 0	Has had parish relief for past 7 years, gets 6d. a week, and dole, 6s. 6d., at Christmas. Lives with single daughter, laundress, said to be earning 5s. 6d. a week, married son, bricklayer, gives 2s. a week, married daughter said to be unable to help. Recipient very childish and infirm.
Nil	0 0 6	Nil	Nil	0 12 6	Nil	Nil	Nil	0 13 0	Receives 6d. a week, and dole, 4s. 6d., a year. The 3 single daughters give 3s. 6d. each, and the married son 2s.; other daughter said to be unable to assist. Recipient lives alone.
Nil	0 0 6	Nil	Nil	Nil	Nil	Nil	0 6 6	0 7 0	Receives 6d. a week, and dole, 4s. 6d., a year. Has an annuity, 6s. 6d. per week, from invested money from sale of some house property. Stepson is said never to have assisted. Recipient said to beg a great deal from local benevolent people, and to obtain much assistance both in kind and in small sums.
Nil	Dole (see remarks.)	Nil	Nil	0 7 6	Nil	Nil	0 12 0	0 19 6	Receives dole, 1s. 9d. a year, and 1 loaf and 3 cwt. coals. Single daughter lives at home, earns 10s., and gives mother 7s. 6d. a week towards household expenses, and 12s. comes from 2 lodgers, for which one is boarded. Other children are all said to be unable to help.

LUDLOW—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Dole Charity	19	W.	Years. 56	Years. 22	Formerly laundress	1 son (married), 1 son (single), 4 daughters (all single)	Cottage	£ s. d. 0 2 9 per week	Bright and clean, but poorly furnished	Insured in Prudential
Ditto - ditto	20	W.	70	70	Formerly laundress	1 son (single), 1 daughter (single)	Cottage	0 2 7 per week	Not kept clean	Insured in Prudential

STAUNTON-ON-WYE.

Jarvis's houses.	Alms-	21	W.	87	55	Formerly farm labourer	2 daughters (both married)	2	Nil	Not very clean	Nil - -
Ditto	ditto	22	W.	80	18	Formerly charwoman	1 son (married)	2	Nil	Comfortable, and very clean	Nil - -
Ditto	ditto	23	W.	85	15	None - -	None - -	2	Nil	Particularly neat and clean	Nil - -
Ditto	ditto	24	W.	82	15	Worked in fields	1 son and 1 daughter (both married)	2	Nil	Very clean and bright	Insured in Prudential
Ditto	ditto	25	W.	82	29	Formerly labourer	1 son and 3 daughters (all married)	2	Nil	Barely furnished, but kept clean	Insured in Prudential
Jarvis's Pension. (In kind.)		26	W.	55	45	Charwoman	3 sons (married), 1 son (single), 4 daughters (married), and 1 (single)	Cottage	0 2 6 per week	Clean - -	Insured in British Workman
Ditto	ditto	27	W.	62	48	Charwoman	2 daughters (1 married the other single)	Cottage	5 0 0 p. ann., paid ½-yearly	Clean - -	Insured in Prudential

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LUDLOW—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Dole (see remarks.)	Nil	Nil	0 9 6	Nil	Nil	Nil	0 12 0	Receives dole, 1s. 9d., and a loaf annually, and a little help in kind from hospital. Single son, labourer, earning 10s., lives at home and gives mother 7s. towards housekeeping expenses. Youngest daughter, 14, lives at home, not yet in work. Rest of children all help a little (= 2s. 6d. amongst them), except 1 single daughter, a cook, who is at present out of a situation. Suffers from heart disease, and is no longer able to work.
0 3 0	Dole (see remarks.)	Nil	Nil	0 8 0	Nil	Nil	Nil	0 11 0	Receives doles, 6s. 5d., and 3 cwt. coal annually. Son, living at home, labourer, earning 16s., gives mother 8s. towards housekeeping expenses. Daughter, formerly in service, used to send 2s. a month, now living at home to take care of mother, who is ill. Another single son said to have helped, died 12 months ago.

STAUNTON-ON-WYE.

Nil	0 3 8 (and in kind and clothing and fuel 3 10 0 a year)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 6 2	One son-in-law is said to be a farmer in fair position, and daughters are said to have done nothing for him. He has recently injured his back and needs to be looked after. A reliable informant says there are many more deserving cases.
Nil	0 3 8 (as above)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 2	Came to almshouses with husband, who died there 4 years later. Is very infirm and pays a woman 6d. a week to make her bed, etc. Son, 46, is a porter, with 5 children, and said to be quite unable to assist.
Nil	0 3 8 (as above)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 2	Rather childish, but very happy and contented. Has always been regarded as a very respectable woman. Receives small doles (3s. or 4s.) from Church at Christmas.
Nil	0 3 8 (as above)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 2	Receives Christmas doles (3s. or 4s.) from Church. Son, 40, carpenter, with 1 child living, is said to have been unable to help, but this is contradicted on reliable authority. Married daughter has not done anything for her. Said to be a respectable old woman.
Nil	0 3 8 (as above)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 2	Children are said to be unable to help now, though 2 of the daughters used to assist during their mother's life. The son, 50, railway guard, with 5 children, and the other daughter with 9 children living, are said to have been always unable to assist. Recipient bears a good character.
Nil	0 1 0	Nil	Nil	0 7 6	Nil	0 2 6	Nil	0 11 0	Single son and daughter live at home. The former, labourer, earning 12s. a week, pays rent (2s. 6d.), and gives mother 5s. a week towards housekeeping expenses. Daughter is at present earning nothing, and the rest of the children are said to be unable to assist. Recipient said to be respectable and hard working. Subscribes 1s. a month each to clothing and coal club, for which trustees make up difference in price of 1 ton of coal and give an 8s. bonus for clothing (both given in kind).
Nil	0 1 0	Nil	Nil	0 3 0	Nil	0 1 0	Nil	0 5 0	Single daughter, away in service, assists to extent of 3s. a week (this includes rent). The married daughter, whose husband is a labourer, with 4 children, is said to be unable to help. Recipient said to be very respectable. Cottage in a shocking state of dilapidation. £3 owing for rent.

STAUNTON-ON-WYE—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Jarvis's Pension (in kind)	28	W.	66	30	Formerly charwoman	2 sons (1 mar- ried, the other single)	Cottage	10 0 0 p. ann., paid ½-yearly	Dirty - -	Nil - -
Ditto - ditto	29	{ M. M. S.	82 84 45	46 84 45	Labourer - None - - Needlewoman	1 son (mar- ried), 1 daughter (widow), 1 daughter (single)	Cottage	7 7 0 p. ann., paid ½-yearly	Very clean and comfort- able	Insured in Prudential
Ditto - ditto	30	W.	58	12	Formerly charwoman	3 sons and 2 daughters (all married)	Cottage	4 15 0 p. ann., paid ½-yearly	Not very clean	Insured in Pru- dential and small savings in P.O. Sav- ings Bank
Ditto - ditto	31	{ M. M.	78 79	65 79	Labourer - None - -	3 sons and 1 daughter (all married)	Cottage	5 0 0 p. ann., paid ½-yearly	Filthy - -	Nil
Ditto - ditto	32	W.	82	82	None - -	1 son and 1 daughter (both married)	Cottage	Nil	Clean and comfortable	Nil
Ditto - ditto	33	W.	75	74	Formerly charwoman	None - -	Cottage	Nil	Very clean and com- fortable	Nil

BREDWARDINE.

Jarvis's Pension	34	W.	53	40	Letter carrier	2 sons and 2 daughters (all single)	Cottage	4 10 0 p. ann., paid ½-yearly	Very clean and com- fortable	A.O.F. (son)
Ditto - ditto	35	S.	66	11	Formerly in service	- - -	Cottage	4 0 0 p. ann.	Clean and nicely fur- nished	Insured in Pru- dential and account in P.O. Savings Bank (£13)

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STAUNTON-ON-WYE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 1 0	Nil	Nil	0 6 0 (including rent).	Nil	Nil	0 2 0 (lodger)	0 9 0	Recipient has not worked for 7 years owing to ill-health. Single son, butler, formerly earning £45 a year, has assisted, but at present out of work. Married son, who pays rent and practically keeps mother, said to be hard working and respectable. Recipient a great grumbler. Cottage in bad repair.
Nil	0 2 6 0 1 0	Nil Nil Nil	Nil Nil Nil	0 1 7 Nil Nil	Nil Nil Nil	0 6 0 0 1 0	Nil Nil Nil	0 12 1	Husband, wife, and single daughter, living at home, are all recipients. Single daughter, lame, cannot earn much. Married son, telegraphist, gives about £3 a year, and widowed daughter has formerly assisted. Garden well tilled and cottage in better state of repair than most in Staunton. This family is said to be very respectable. Subscribe to coal club (see above.)
Nil	0 1 0	Nil	Nil	0 2 9 (including rent)	Nil	Nil	Nil	0 3 9	After husband's death, 13 years ago, recipient was partly supported by own earnings and partly by children. She is now unable to work through ill-health, and children being married, cannot help now. The two youngest sons together pay rent and give 1s. a week. The rest of children are said to do nothing for mother. Subscribes to coal and clothing clubs (see above). Cottage in bad state. Recipient said to be of good character.
Nil	0 2 6	Nil	Nil	Nil	Nil	0 4 0	Nil	0 6 6	Children are wife's by first husband, and all are said never to have assisted. These people are said to be disreputable and given to intemperance, and wife, who has been in prison, worse than husband. Subscribe to coal and clothing clubs. Cottage in bad state.
Nil	0 2 0	Nil	Nil	0 1 0	Nil	Nil	Nil	0 3 0	Recipient lives rent free, as cottage is property of her son, 54, market gardener, with large family, who gives a little help, though he is said to be well able to support her entirely. Daughter, wife of ex-policeman (pensioned), with 7 children, said never to have assisted. Recipient subscribes to coal club. Cottage in good condition.
Nil	0 2 0	Nil	Nil	Nil	Nil	Nil	0 2 0	0 4 0	Cottage belongs to recipient's cousin in America, who allows her to live rent free, and sends her £1 each Christmas. Recipient has had charge of illegitimate child (boy) for 9 years, and mother pays her 2s. a week. Recipient quiet and contented, and said to bear an excellent character.

BREDWARDINE.

Nil	0 1 0	Nil	Nil	0 1 9 (paid by eldest son)	Nil	0 7 0 0 5 0 (son's)	Nil	6 14 9	The sons are living at home, earning 17s. between them, both labourers, the elder, 20, paying the rent, and the younger, 15, giving his earnings towards housekeeping expenses. The daughters send mother about £1 a year between them. Recipient is very discontented and said "the charity is a living death to them as can't work." The cottage is substantial and in good condition. Character said to be very good. Coal and clothing clubs (see above).
Nil	0 1 0	Nil	Nil	Nil	Nil	Nil	0 7 0	0 8 0	Recipient was a housemaid for 26 years, and on leaving had a legacy of £50 and £20 in savings bank. Said to have assisted her mother for five years, partially keeping her and paying her rent. An old pensioner (No. 36) lives with her and she receives 2s. 6d. a week to lodge and look after her. Recipient also has a pension of 4s. 6d. a week from executors of late employer. Cottage rather tumble-down. Recipient's character said by two credible informants to be very good. Coal and clothing clubs (see above).

BREDWARDINE—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Jarvis's Pension	36	W.	64	13	Formerly charwoman	None - -	1	£ s. d. 0 2 6 (including attendance)	Clean and nicely fur- nished	Nil
Ditto - ditto	37	W.	74	—	Caretaker of school	1 son (married), 3 daughters (2 married and 1 single)	3	0 10 0 p. ann.	Clean - -	Nil
Jarvis's Charity	38	W.	72	27	None - -	1 son (married)	Cottage	4 10 0 paid ½-yearly	Rather dirty and untidy	Nil
Ditto - ditto	39	W.	86	54	None - -	1 son and 1 daughter (both married)	1	0 2 6 (including attendance)	Rather dirty and untidy	Nil

LETTON.

Jarvis's Pension (in kind)	40	{ M. M.	70 62	45 45	Formerly labourer Charwoman	5 sons (3 married and 2 single) 4 daughters (2 married and 2 single)	Cottage	Nil	Clean	Nil
Ditto - ditto	41	W.	75	16	Formerly charwoman	4 sons and 5 daughters, (all married)	Cottage	0 1 6 per week	Fairly clean	Nil
Ditto - ditto	42	W.	74	74	Formerly needlewoman	1 son and 1 daughter (both single)	Cottage	0 1 6 per week	Fairly clean	Nil

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BREDWARDINE—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 5 6	Nil	Nil	Nil	Nil	Nil	0 0 3	0 5 9	Recipient shares cottage with No. 35, and the trustees give her 3s. 6d. in addition to relief in kind—1s. for herself and 2s. 6d. for rent and attendance. She has assistance from the Church offertory now and then, which works out at about 3d. a week. Afflicted with gout and eczema. Appears to be well cared for. Character said to be very good.
Nil	0 2 0	Nil	Nil	Nil	Nil	0 2 0 (only 0 1 6 in summer)	Nil	0 4 0	Children are said to have given no help, and to be unable to do so. Recipient said that single daughter "would, if she asked her," but she preferred not. Lives in rooms attached to the school, for which she pays 10s. a year to Jarvis's trustees. Character said to be very good.
Nil	0 2 0	Nil	Nil	0 2 0	Nil	0 0 6	0 2 6	0 7 0	Son, 49, carpenter, pays rent and allows mother 2s. a week. No. 39 lives with recipient, and the trustees pay her 2s. 6d. a week for rent and attendance. A great-nephew, 13, has lived with recipient from birth, and his father has paid nothing for six years. Cottage miserable and probably insanitary. Clothing club (see above). Character said to be very good.
Nil	0 3 6	Nil	Nil	0 0 3	Nil	Nil	Nil	0 3 9	Daughter, who has had 17 children, sends recipient 1s. a month, and pays 1s. a month for coal club (see above). Son is said to have helped a good deal in the past. Trustees give 3s. 6d. a week (1s. for recipient, and 2s. 6d. for rent and attendance. (Recipient lives with No. 8. She is very deaf and appears very ill. Coal club (see above). Character said to be very good.

LETTON.

Nil	0 2 6	Nil	Nil	Nil	Nil	0 8 0	(See re- marks)	0 10 6	Husband has lost one leg and one eye. He bought cottage (yearly value £9) out of savings, and now looks after pig and poultry on own land. Evidently makes a good bit out of these and garden produce, besides wife's earnings, and has probably understated his income. Children are said never to have assisted. All (except imbecile daughter in workhouse) apparently doing well. Coal and clothing clubs. Character said to be good.
Nil	0 3 0	Nil	Nil	0 1 0	Nil	0 1 0	Nil	0 5 0	Three of the children are said to help and the rest are said never to have done anything, though most of them are doing fairly well. Recipient sells a few eggs and a chicken now and then, but is past work. She is very discontented, and said, "this is a worthless parish and nobody gives anything away to us poor people." Cottage rather dilapidated. Character said to be good.
Nil	0 3 0	Nil	Nil	0 2 0	Nil	Nil	Nil	0 5 0	Son, 35, footman, gives mother £3 a year, and daughter, 32, lady's maid, gives £2. Recipient apparently great sufferer from gout, and very discontented. Complained that "the poor old people's money was being kept from them." Cottage dilapidated. Character said to be good.

CRICKLADE.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Various Doles -	43	{ M. M.	59 58	25 25	Stonemason None	None - -	Cottage	0 1 6 per week	Clean and comfortable	Nil
Ditto ditto	44	{ M. M.	32 31	8 8	Farm labourer None	3 sons under 14	Cottage	0 3 0 per week	Very clean	A.O.F.
Ditto - ditto	45	Wr.	79	53	Formerly tailor	3 daughters (1 a widow, 1 married, 1 single)	Cottage	0 2 6 per week and rates, 20s. per annum	Nicely kept and com- fortably fur- nished	Oddfellows (M.U.) and insured in Prudential
Ditto - ditto	46	{ M. M.	25 24	9 9	Shoemaker	None - -	Cottage	0 5 0 per week	Clean and comfortable	Hearts of Oak, wife has small deposit in P.O. Sav- ings Bank
Ditto - ditto	47	{ M. M.	48 48	48 48	Plasterer and hairdresser Toy vendor	3 sons and 5 daughters, (all single) 4 under 14	House and shop	18 0 0 per annum, and rates 5 10 0	Well fur- nished, clean and bright	A.O.F. and Prudential
Ditto - ditto	48	S. (woman)	32	31	Saddler - - -	- - -	House and shop	16 0 0 per annum, and rates 3 0 0	Clean and comfortable, tastefully furnished	Nil
Ditto - ditto	49	W.	33	4	None - -	4 daughters (all under 14)	Half house	Nil	Comfortable	(Late hus- band was in A.O.F. and Boiler- makers' Union)
Ditto - ditto	50	S.	55	55	Formerly carpenter	- - -	Cottage	3 8 0 per annum.	Clean - -	Nil
Ditto - ditto	51	{ M. M.	34 30	34 -	Farm labourer None	2 sons and 4 daughters all under 14	Cottage	0 1 8 per week	Clean and comfortable	Cricklade Benefit Society
Ditto - ditto	52	{ M. M.	33 31	8 8	Farm labourer None	2 sons under 14	Cottage	0 1 8 per week	Clean -	Nil

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CRICKLADE.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 12 0	Nil	0 12 0	Husband not able to work regularly on account of bad health. This couple adopted a girl who was married to a labourer a few years ago, and is said to be unable to assist. Respectable, straightforward, industrious people. Doles 13s. 11d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 17 0	Nil	0 17 0	Husband and wife both have relations, but unable to help them. Husband in good regular employment and not in need of charity. Sober, steady, hard working people. Doles, 12s. 2½d.
Nil	Doles (see remarks)	Nil	0 5 5 (Odd-fellows)	Nil	Nil	0 5 0 (daughter's)	Nil	0 10 5	In business on own account until 7 years ago. Business said to have declined owing to influx of packmen. Recipient and single daughter live together on his club pay combined with her earnings as dressmaker. Steady old man of good character. Doles. 34s. 7d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 5 0	Nil	1 5 0	Recipient is employed by his father who has a substantial business in the town, and with whom he resided, until he married about a year ago. Said to be steady and a teetotaler, but not in need of any assistance. Recipient said: "he didn't see why he should not get what he could as others better off were receiving charity." Dole, 6s. 3d. (sheets).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 0 0 0 5 0	Nil	1 5 0 (see remarks)	This man is said to be a plasterer by day and barber by night, this is the only barber's shop in the town. Information from a reliable source, says that recipient's earnings are probably more than double, the amount he stated (£1). Eldest son, 20, is said to help father in his business for a little pocket money, and second daughter, 16, dressmaker's apprentice, living at home, is said to spend her earnings, 4s. a week, on her clothing. Nothing known against recipient's character. Dole, 7s. 1½d. (blanket).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 8 0	0 2 0 (meadow)	1 10 0	Small business, supplemented by sale of a little fruit and flowers from garden. £5 a year rent from land (2 acres) left by recipient's late uncle, who formerly had the saddlery business. Recipient said to pay wages 8s. per week. Dole, 7s. 1½d. (blanket).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Recipient lives with, and is supported by, mother, who keeps small shop and is an owner of substantial property, including house in which she resides. Said to be very respectable. Doles, 39s. 8d. N.B.—Mother was also on the list last year for 25s. 9½d.
Nil	Doles (see remarks)	0 2 6	Nil	Nil	0 0 3	Nil	0 0 3	0 3 0	Recipient is totally blind. He has an annuity, 10s. a month, from a Blind Society, and according to reliable information has considerably understated his income, as he is said to receive a great deal of pecuniary assistance, both locally and from visitors. His rent is paid from the proceeds of an annual benefit dance, and he has his clothing given him by charitable persons. His character is said to be good. Doles, 62s. 0½d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 15 0	Nil	0 15 0	Eldest child, 12, is an invalid and said to have been a great expense to parents. Man said to be steady, but wife given to drink occasionally. Doles, 39s. 5d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 15 0	Nil	0 15 0	Appearances indicate that these people are steady. Wife not very strong. Doles, 39s. 6½d.

CRICKLADE—*continued.*

NAME OF CHARITY.	No.	M., S, W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.	
			Years.	Years.				£ s. d.			
Various Doles	53	M. M.	39 37	39 —	Handyman - Laundress -	3 sons and 1 daughter, 3 of whom are under 14	Cottage	Nil (see re- marks)	Clean, neat and comfort- able	Oddfellows (M. U.) and Prudential	
Ditto	ditto	54	W.	82	82	None - -	2 sons (married), 4 daughters (3 married, 1 a widow)	1 room	Nil	(See No. 53)	Insured in Prudential
Ditto	ditto	55	M. M.	55 52	27 27	Boot and shoe vendor None	5 sons and 7 daughters (3 children under 14)	House and shop	Nil, but rates 5 0 0	Fairly clean and comfort- able	Children have accounts in P. O. Savings Bank
Ditto	ditto	56	M. M.	47 47	30 30	Farm labourer Looks after 2 old people	4 sons (single), (2 under 14), 5 daughters (2 under 14)	Cottage	0 2 0 per week	Airy, clean and comfort- able	Insured in Prudential
Ditto	ditto	57	W.	51	11	Charwoman	None - -	Cottage	7 0 0 p. ann. paid quar- terly	Very clean and comfort- able	Late husband was in Oddfellows
Ditto	ditto	58	M. M.	36 34	7 7	Postman School cleaner	2 sons and 2 daughters all under 14	House	9 0 0 per annum paid monthly & rates	Clean and nice	Insured in Prudential.
Ditto	ditto	59	M. M.	66 64	46 46	Hawker None	3 sons (1 married 2 single), 2 daughters (married)	Cottage	0 3 0 per week	Clean and in good order	Nil
Ditto	ditto	60	M. M.	89 75	75	Formerly labourer None	6 sons (5 married), 5 daughters (3 married)	Cottage (4)	7 0 0 p. ann.	Fairly clean	Nil
Ditto	ditto	61	M. M.	50 46	30	Formerly farm labourer None	3 sons (1 married), 3 daughters (all single)	Cottage (3)	0 1 10½ per week	Clean	Nil

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

CRICKLADE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 18 0 0 9 0 0 3 0 (Mother's P.L. Relief) (Son's)	0 2 6	1 12 6	Recipient employed by District Council. Eldest son, 17, living away on own earnings. Another son, 13, earns 3s. a week, part time, and gives it in towards household expenses. Recipient's mother, in receipt of 2s. 6d. and a loaf, Poor Law Relief, lives with him and is properly looked after. Recipient is purchasing his own house. These people are spoken of as thrifty, hard working people; husband said to be "one of the steadiest working men in Cricklade." Doles, 13s. 11½d.
0 2 6 and a loaf (5d.)	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 2 11	Recipient is mother of No. 53 (see above), with whom she lives, putting her parish relief into the common household expenses. She is well cared for by this son and his wife, but none of the other children appear to have done anything for her. On reliable authority she is said to be "a good old woman, who has worked hard all her life." Doles, 14s. 6d.
Nil	Doles (see remarks)	Nil	Nil	Nil	1 0 0	0 5 0 (shop)	Nil	1 5 0	House, where recipient carries on business, is his own property. Seven children are away getting own living, and are said never have assisted parents. One son, 15, is away, apprenticed to a clothier, and parents send him 1s. a week. Recipient's 4 brothers, who are well off, allow him £1 a week between them. From a reliable source it was ascertained that he prefers to loaf about while his wife attends to the business. Doles, 13s. 10d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 15 0 0 3 6	Nil	0 18 6	The children over 14 are apparently doing well, only one at present being out of a situation, but render no assistance. Of the younger children one is in a deaf and dumb institution and parents have to find her clothing. Wife receives 3s. 6d. a week from the guardians for looking after two old people. Said, on reliable authority, to be steady, hard working people, rather handicapped by large family and afflicted child. Doles, 42s. 7½d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 6 6	0 12 6 (lodger)	0 19 0	Recipient is church cleaner, for which she receives 2s. a week, and for other work 3s. 6d., besides making 1s. a week at needlework. A lodger, school teacher, pays 12s. 6d. for board and lodging, but is said to be leaving shortly. Recipient said to be very respectable. Doles, 27s. 7½d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 2 0 0 3 0	Nil	1 5 0	One girl, 7, cripple, nearly blind and tuberculous. Said to have been a great expense to parents ever since birth. Wife hard working and respectable. Husband said to be "steady to a certain extent." Doles, 15s. 6d.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0	0 9 0 (lodger)	0 19 0	Recipient has been a hawker for over 40 years. Said to have done very well formerly. Neither of single sons, labourer, 32, and gardener, 20, who are away, have apparently assisted. A lodger pays 3s. rent and 6s. for board. Information from reliable source that recipient was an honest old fellow, very steady and respectable. Doles, 19s. 9d.
0 5 2	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 2	Recipient is said to have had long family—20 children, 6 of whom died in one week. A single son lives at home and helps when he can. His full earnings are 12s. a week, but work is very irregular. None of the other children appear to have assisted. A single daughter who was in service but has been out of situation for 3 years, is living at home very ill. Doles, 37s. 3d.
0 5 8	Doles (see remarks)	Nil	Nil	Nil	Nil	0 16 0 (son's)	Nil	1 1 8	Recipient is paralysed and has done no work for seven years. His personal character is said to be very good, and rest of family are reported to be steady, respectable, and sober. A single son, signalman, said to earn 16s. a week, lives at home and assists considerably, and the youngest daughter, 12 is still at school. Doles, 18s. 11½d.

CRICKLADE—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Various Doles	62	W.	72	20	Formerly housekeeper	None - -	Cottage (3)	£ s. d. 0 1 6 per week	-	Nil
Ditto - ditto	63	W.	61	14	None - -	None - -	2	0 1 6 per week	Rather dirty and untidy	Nil
Ditto - ditto	64	Wr.	75	60	None - -	2 sons (married)	1	0 1 6 per week	-	Nil
Ditto - ditto	65	{ M. M.	69 60	60 -	Labourer and hawker None - -	2 sons (married)	2	0 1 6 per week	-	Nil

FAIRFORD.

Small Charities -	66	{ M. M.	56 59	31 31	Railway fore- man porter None - -	5 sons (married), 1 daughter (married), and 1 single	Cottage	8 10 0 per ann. paid ½ yearly	Clean and well kept	A.O.F.
Ditto - ditto	67	{ M. M.	41 42	41 42	Gardener - None - -	7 children (1 daughter, 14, just left school, the rest all under 14)	Cottage	0 3 6 per week	Clean and nicely kept	A.O.F.
Widows' Doles -	68	W.	71	19	Formerly laundress	1 son and 3 daughters (all married)	1	Nil	Clean and in excellent order	Nil
Church Charity Land	69	{ M. M.	73 60	18 18	Labourer - None - -	1 daughter (single)	Cottage	0 1 6 per week	Clean and comfortable	Nil
Ditto - ditto	70	Wr.	67	27	Ex-Postman	None - -	Cottage	5 0 0 per annum paid quart'ly	Clean	Nil
Small Charities -	71	{ M. M.	37 42	37 37	Jobbing Gardener None - -	1 son and 1 daughter (both under 14)	Cottage	5 4 0 per annum paid quart'ly	Nicely kept	A.O.F.

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CRICKLADE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 10	Doles (see remarks)	Nil	Nil	(See remarks)	Nil	Nil	Nil	0 2 10	Recipient was up to 5 years ago housekeeper to a clergyman. She was said to be "a well-educated, respectable woman," who earned her living as long as she was able. It is believed that she receives considerable help from the vicar and Church people, and that her children are good to her; but full information on these points was not available. Doles, 24s. 8d.
0 2 10	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 1 0	0 3 10	Recipient is said to be of rather weak intellect. Her husband died 12 years ago. Personal character said to be good. Doles, 15s. 6½d.
0 3 0	Doles (see remarks)	Nil	Nil	(See remarks)	Nil	Nil	Nil	0 3 0	Recipient lives with a sister, who is herself in receipt of parish relief (2s. 6d. and a loaf). The eldest son is said to help at intervals of a few weeks, but to what actual extent was not ascertained. Recipient reported on good authority to be steady and sober, and a hard worker as long as he was able. Doles, 13s. 6½d., also 1s. quarterly from a chapel.
0 3 0	Doles see remarks)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 5 0	One son, 40, married, 4 children, is in the workhouse, and is described as "a lazy, idle, man." He has not worked for 3 years; the other, 39, married, 5 children, is said to be "lazy and dissolute," and has been summoned for neglecting his family. Doles, 11s. 2½d.

FAIRFORD.

Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 1 0	Nil	1 1 0	One single daughter, 17, pupil teacher, living at home, said to earn £12 a year and spend it all on own clothing, &c. It has been ascertained from reliable sources that man's earnings are nearer 28s. a week than 21s. These people refused to give much information. Character said to be good. Dole (clothing), 3s. 6d.
Nil	Dole (see remarks)	Nil	Nil	Nil	0 3 0	0 16 0	Nil	0 19 0	Wife's father, 76, lives with the family, and his son pays 3s. towards his support. Wife rather delicate. Character said to be good. Dole (clothing), 3s. 6d. (N.B. Wife's father is recipient of coal charity.)
0 3 0	Dole (see remarks)	Nil	Nil	(See remarks)	Nil	Nil	0 7 6 (brother-in-law's pension)	0 10 6	Recipient very deaf, but active. Keeps house for brother in law, 70, retired gardener with pension from former employers, 7s. 6d. per week, and cottage rent free. Recipient's Poor Law relief and brother-in-law's pension combined are used for household expenses. One daughter, married, is said to send mother "6d. now and then," the rest do nothing. Character said to be good. Doles, 5s. (N.B. Brother-in-law in receipt of coal charity.)
Nil	Dole (see remarks)	Nil	Nil	0 2 6	Nil	0 7 6	Nil	0 10 0	Man only able to do occasional work, eyesight bad. Probably earnings of family understated, as a reliable informant says woman goes out charing. Character good, and man specially spoken of as steady and respectable. Dole, ½ ton coals.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	See remarks	1 0 0 (pension)	1 0 0	From a reliable source it was ascertained that recipient earned (average) 2s. 6d. a week in addition to his pension. Character said to be good. Not a necessitous case. Dole, ½ ton coals.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 18 0	Nil	0 18 0	One child, 4, is a cripple and very sickly. Recipient was formerly in permanent situation, earning 20s. a week, and hopes to be in another shortly. Has 2 sisters, single, of independent means, to whom cottage belongs. Character said to be good. Dole (clothing), 3s. 6d.

FAIRFORD—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Widows' Doles -	72	W.	48	4	Laundress -	2 sons (1 married and 1 single), 4 daughters (all single, 3 under 14)	Cottage	£ s. d. 0 2 0 per week	Clean and tidy	Nil
Small Charities -	73	M. M.	46 44	27 27	Stonemason Laundress	2 sons (1 married), 4 daughters (1 married); 3 children under 14.	Cottage	0 3 8 per week	Clean and comfortable	Fairford Conservative (Sick) Club
Ditto - ditto -	74	M. M.	58 54	48 48	Cowman - None	2 sons(married) 3 sons (single), 1 daughter (married), and 2 (single)	Cottage	0 2 0 per week	Dirty	Nil
Ditto - ditto -	75	M. M.	81 69	81 —	Formerly gardener Formerly laundress	None	Cottage	5 5 0 per ann. paid quart'ly	Very clean and com- fortably fur- nished	Nil
Church Land Charity	76	Wr.	83	43	Sexton -	2 sons (1 widower and 1 single), 2 daughters (1 married and 1 single)	Cottage	0 2 6 per week	Very clean and com- fortable	P.O. Savings Bank (about £30)

BOURNE.

Almshouses (Trol- lope's)	77	Wr.	75	75	Formerly farm labourer	1 son (married), 2 daughters (1 married)	1	Nil	Only fairly clean	Insured in Prudential.
Ditto - ditto	78	Wr.	76	76	Formerly farm labourer	3 daughters (all married)	1	Nil	Very dirty	Nil
Ditto - ditto	79	S.	66	66	Formerly labourer	—	1	Nil	Filthy	Nil
Almshouses (Fisher's)	80	S.	60	32	Formerly nurse	—	1	Nil	Clean and tidy	Insured in Prudential.
Ditto - ditto	81	W.	73	37	None -	1 son (married)	1	Nil	Clean and comfortable	Late husband was in A O.F.

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FAIRFORD—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 10	Dole (see remarks)	Nil	Nil	0 9 0 (part of son's earnings)	Nil	0 7 0	Nil	1 0 10	Single son, 21, carter, earning 12s. a week, gives mother 9s. towards household expenses. A single daughter, 20, living at home, said to be too delicate to work. Recipient has had Poor Law relief for past 5 years. Character said to be good. Dole, 5s.
0 3 0 (wife's mother)	Dole (see remarks)	Nil	Nil	Nil	Nil	1 5 0 0 5 0	Nil	1 13 0	Wife's mother, receiving 3s. a week, Poor Law relief, lives with family and puts her allowance into the common fund for housekeeping. She is also a recipient of the Widow's Dole (5s.). From a reliable source it was understood that wife had considerably understated her own earnings. Character said to be good. Dole (clothing), 3s. 6d.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 14 0	Nil	0 14 0	Woman, unhealthy and very discontented. Single son, 25, mechanic, and single daughter, 21, nurse, said to give no assistance. Two children, 12 and 10 respectively, dependent. Wife said she had had parish doctor for all her (8) confinements. Character said to be good. Dole (clothing), 3s. 6d.
0 6 0	Dole (see remarks)	0 1 0	Nil	Nil	Nil	Nil	Nil	0 7 0	Man was earning 12s. 5 years ago, and wife 7s. They have resided at present address 40 years. Man now very helpless, semi-paralysed, but wife an energetic woman. Said she had sold mangle, etc., to pay rent. Character said to be good, but man never very hard worker. Dole (clothing), 3s. 6d. and weekly 1s. ticket from Church.
Nil	Dole (see remarks)	Nil	Nil	0 5 0 (son)	Nil	0 7 6	0 4 0 (private income)	0 16 6	Recipient has been sexton for last 21 years. There is not much doubt that this is a fairly lucrative post, owing to the great number of visitors to the church, burial fees, &c., and recipient has considerably understated his income from this source. A single son, living at home, is said to contribute 5s. a week, and 4s. a week comes in from a private source. Dole, $\frac{1}{2}$ ton coals.

BOURNE.

Nil	0 3 6 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	Recipient had the Harrington's Pension before entering almshouse. Single daughter gives him 1s. or so occasionally. Said on reliable authority to be a man of very good character. Doles, 1 ton coal and 6s. at Christmas.
Nil	0 3 6 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	One daughter gives 3s. or 4s. in the year, the others never help. Recipient had the Harrington's Pension for some years before admission to almshouses. He is now very helpless and can scarcely walk, and ought to be in the infirmary. Character said to be good. Doles, as above.
Nil	0 3 6 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	Recipient supported his parents for many years. Like most of the inmates of these almshouses he grumbled at the small allowance. He was very dirty personally. Said on reliable authority to be very respectable. Doles, as above.
Nil	0 4 0 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient was many years ago a nurse at the workhouse at £20 a year indoors, and after leaving, supported herself by private nursing until her admission to the almshouses 7 years ago. Said to be a respectable woman who had always worked hard. Doles, 1 ton coal and a blanket.
Nil	0 4 0 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Husband was foreman in a mineral water factory for 25 years, earning 40s. a week. Son has not been heard of for years and has never helped. Recipient received £24 from Foresters at husband's death 12 years ago, which occurred rather suddenly. Character said to be very good. Dole, 1 ton coal.

BOURNE—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrft.
Almshouses (Fisher's)	82	W.	Years. 76	Years. 14	None - -	5 sons and 5 daughters (all married)	1	£ s. d. Nil	Neat and clean	Insured in Prudential
Ditto - ditto	83	W.	66	35	Needlewoman	1 son (widower) and 1 daughter (married)	1	Nil	Very clean, and nicely kept	Insured in Prudential. £15 in P.O. Savings Bank. Late husband in A.O.F.
Harrington's (Pension)	84	W.	95	75	None - -	None - -	Cottage	8 0 0 per ann., paid quar- terly	Clean and fur- nished	Nil
Ditto - ditto	85	W.	71	71	Charwoman	1 son (married) 1 daughter (widow)	Cottage (2)	0 2 4 per week	Spotlessly clean	Nil
Ditto - ditto	86	Wr.	80	40	Formerly gardener	None - -	Cottage (2)	0 2 4 per week	Clean and comfortable	Eastern Union
Ditto - ditto	87	W.	65	65	Nurse - -	2 sons (1 married) 2 daughters (both single)	Cottage (4)	7 0 0 per ann. paid ½ yearly	Clean and comfortable	Insured in Refuge
Ditto - ditto	88	Wr.	74	50	Woodman -	2 sons (married) 5 daughters (4 married)	Cottage	3 6 per week	Clean and well fur- nished	Nil
Ditto ditto	89	W.	82	82	None - -	2 sons (1 married) 7 daughters (all married, 1 a widow)	Cottage (3)	2 0 per week	Clean and tidy.	Insured in Prudential
Ditto - ditto	90	W.	78	70	Formerly dressmaker	1 son (single) 3 daughters (married)	Cottage (4)	3 0 per week	Exception- ally clean	Nil

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BOURNE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 4 0 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	None of children help. Recipient had parish relief for several years before admission to Almshouse. She has had 14 children. Said on reliable authority to be "a decent woman, who has had a hard struggle owing to large family." Dole, 1 ton coal.
Nil	0 4 0 (and doles)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 6 0	After husband's death—19 years ago—recipient got a living by laundry and needlework, and still earns a little, though suffering severely from rheumatism. Children have not assisted. Said on good authority to have been "always hard working and respectable." Dole, 1 ton coal.
Nil	0 3 10 (and doles)	Nil	Nil	Nil	(See Remarks)	Nil	(See remarks)	0 3 10	Recipient is said to be the oldest woman in Bourne; lives with step-grand-daughter, whose savings are combined with old lady's pension for house-keeping purposes. Step-grand-daughter refused to say what her resources were. Recipient is blind and bed-ridden, very childish, and at times violent. She appears to be well cared for. Said on reliable authority to be very respectable. Doles, 1 ton coal.
Nil	0 5 0 (and doles)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 6 0	Late husband was a recipient of this pension for two years. His widow has had it four years. She suffers from gout and has lost the sight of one eye, but still earns a little. Children do not help. Recipient said she found quarterly payment of pension very inconvenient. Respectability and industry testified by several reliable persons. Doles, 1 ton coal.
Nil	0 3 10 (and doles)	Nil	0 3 10	Nil	Nil	0 1 0	Nil	0 8 8	Recipient recently underwent a special operation successfully. He still does a little work, and the only thing that troubles him is that he cannot do more. He appears to be greatly respected, and has always borne a good character. Doles, 1 ton coal.
Nil	0 5 0 (and doles)	Nil	Nil	Nil	Nil	0 3 0 0 5 0 (daughter's)	Nil	0 13 0	Recipient's late husband had this pension for several years. The daughters live with mother on their united income. It appears probable that earnings have been understated, as the daughters are said to be "doing very well," and were somewhat expensively dressed. The family are said on reliable authority to be respectable. Doles, 1 ton coal.
Nil	0 3 10	Nil	Nil	Nil	Nil	1 0 0 (son-in-law's)	Nil	1 3 10	Recipient was in receipt of outdoor relief a few years ago (4s. 6d. to 5s. 6d.) for about four years. He lives with a married daughter, contributing his pension to the home expenses, and the family live very comfortably on the united income. Recipient has been unwell and out of work for a few weeks. Character said to be very good.
Nil	0 5 0 (and doles)	Nil	Nil	Nil	Nil	0 15 0 (son's) 0 2 0 (daughter's)	Nil	1 2 0	Late husband enjoyed this pension for three years. Recipient has had 13 children; the single son, 60, labourer, and the widowed daughter, 47, charwoman, live with mother and contribute out of their earnings 15s. and 2s. respectively. Recipient found quarterly payment of pension inconvenient, and said it caused her to get into debt. Said to be very respectable. Doles, 1 ton coal.
Nil	0 3 10 (and doles)	Nil	Nil	Nil	Nil	0 5 0 (son's)	Nil	0 8 10	Late husband, a publican, doing well, died 30 years ago at the age of 47. Recipient had 9 children whom she brought up, earning a livelihood at dressmaking. Single son, 47, casual labourer, who lives with mother, is said to earn (average) 5s. a week, and gives her 3s. Other children do not contribute. On reliable authority, recipient is said to be "a very respectable old woman, who has worked hard, and stuck to her children." Dole, 1 ton coal.

BOURNE—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrft.
			Years.	Years.				£ s. d.		
Harrington's (Pension)	91	M. M.	77 67	77 67	Formerly farm labourer Needlewoman	2 sons and 2 daughters (all married)	Cottage (3)	0 2 0 per week	Clean, though very poor	Thurlby Provident Society
Ditto - ditto	92	M. M.	64 72	64 64	Grocer - None	None	House and small shop	9 4 0 p. ann., paid ½-yearly	Clean and comfortable	General John- son Friendly Society
Ditto - ditto	93	Wr.	74	74	Labourer -	2 sons (1 married), 3 daughters (1 married)	House and shop	10 0 0 p. ann.	Clean and comfortable	Insured in Prudential, formerly in local Benefit Society
Ditto - ditto	94	W.	77	77	Formerly laundress	3 daughters (married, 1 a widow)	Cottage (3)	0 2 0 per week	Exceptionally clean and bright	Nil
Ditto - ditto	95	M. M.	70 67	70 67	Labourer - None	3 sons (married), 1 daughter (single)	Cottage (3)	0 3 0 per week	Very clean and neat	Insured in Prudential
Ditto - ditto	96	Wr.	81	81	Formerly shop porter	1 daughter (married)	Cottage (2)	0 1 4 per week	Clean and nicely kept	Insured in Prudential; savings in bank, £60
General Charities	97	Wr.	73	73	Formerly labourer	3 sons and 1 daughter (all married)	Cottage (3)	0 3 1 per week	Poor and only fairly clean	Ni
Ditto - ditto	98	W.	79	40	Charwoman -	3 sons (married), 2 daughters (married), 1 a widow	Cottage (2)	0 2 0 per week	Fairly clean	Nil
Ditto - ditto	99	W.	31	12	Charwoman -	1 son (under 2 years)	Cottage (3)	0 2 1 per week	Rather dirty	Ni

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BOURNE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 3 10	Nil	Nil	Nil	Nil	Nil 0 3 0	Nil	0 6 10	Recipient very deaf and infirm. Children are said to "do what they could," but make no money allowance to parents. Nothing known against character.
Nil	0 5 0 (and doles)	Nil	Nil	Nil	Nil	0 4 0	0 6 0 (rents)	0 15 0	Recipient is totally blind and wife nearly so. He possesses small house property yielding 6s. a week rent, and is said to have "a good nestegg" in the P.O. Savings Bank. Said to send sweets and tobacco to workhouse inmates, and to have sold a house not long ago for £200. His business is very small. Nothing known against character. Doles, 1 ton coal.
Nil	0 3 10 (and doles)	Nil	Nil	Nil	Nil	Nil 1 0 0 (son's) 0 3 0 (daughter's)	Nil	1 6 10	Recipient lives with, and is supported by, single son, 32, plumber, just starting in business, and single daughter, 37, dressmaker. All he contributes to the family budget is a pig, which he buys annually, fattens up, and kills, and shares with them. The rest of his pension he uses as pocket money. Recipient said, on good authority, to be a respectable man. The son is spoken very highly of. Doles, 1 ton of coal.
Nil	0 3 10 (and doles)	Nil	Nil	Nil	Nil	0 18 0 (grand-son's)	Nil	1 1 10	Recipient has living with her the widowed daughter, 50, charwoman, who boards herself and pays mother nothing, and a grandson, carpenter, earning 18s. a week, who gives her 10s. She has been twice married, and children are all by first husband. Character said, on reliable authority, to be excellent. Doles, 1 ton coal.
Nil	0 5 0 (and doles)	Nil	Nil	Nil	Nil	0 3 0	Nil	0 8 0	Recipient was formerly a small cottager, but cannot now work his allotment and does a few odd jobs. The children do not help. Wife is a discontented woman, and grumbled that the pension was not larger. Said, on reliable authority, to be very respectable.
Nil	0 3 10 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 10	Recipient, who is lame and almost blind, gave up work 15 years ago, and had then been earning 18s. a week for some years. He had saved over £100, which has now diminished to £60. He draws on this as he needs it. Never hears from daughter who is in London. Described, on good authority, as "a very respectable old fellow, who had worked hard in his time."
0 5 9 (Including 2s. for a nurse)	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 2 6 (lodger)	0 8 3	Recipient is bedridden and very weak. His children appear to have been a great trouble to him and have never helped. A lodger sleeps in the cottage and pays 2s. 6d. a week, and the old man makes up the rest. Nothing is known against his character, but he would be better in the Infirmary, as a reliable person stated that he was "poorly looked after." Doles, 10s. twice a year and a blanket.
0 4 9	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 9	None of the children have helped. Recipient had to give up work six months ago on account of illness, but hoped to begin again soon. Unable to read or write. On reliable authority she is said to be of very good character, very hard working, and "a marvel of perseverance." Doles, 5s. twice a year and half a ton of coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 3 0	0 2 6 (lodger)	0 5 6	Late husband had an army pension—6d. a day. At his death, two years ago, recipient had out-door relief which was stopped last January. Father-in-law lodged with her, paying 2s. 6d. a week and boarding himself. Recipient said, on good authority, to be respectable, but the late husband used to drink. Doles, 10s. twice a year and half a ton of coal.

BOURNE—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Charities	100	W.	42	25	Examiner in Pea Factory	1 son and 3 daughters (1 married)	Cottage (3)	0 2 9 per week	Very clean	2 youngest children in- sured in Pearl
Ditto - ditto	101	W.	52	52	Laundress	3 sons (all single), 5 daughters (3 married)	Cottage (5)	0 4 3 per week	Clean and comfortable	Nil
Ditto - ditto	102	W.	72	72	None	3 sons (2 married), 1 daughter (married)	Cottage (2)	0 1 9 per week	Dirty and wretched	Nil
Ditto - ditto	103	{ M. M.	76 74	26 26	Formerly labourer (railway) None	1 son (married), 3 daughters (married; 1 a widow)	Cottage (2)	0 2 9 per week	Clean and neat	Nil
Ditto - ditto	104	{ M. M.	29 45	20 45	Stonemason Charwoman	3 sons (all single), 1 under 14	Cottage (3)	0 1 8 per week	Clean, but very poor	Insured in Wesleyan and General (son)
Ditto ditto	105	{ M. M.	33 30	22	Draper Laundress	2 daughters (under 14)	Cottage (3)	0 2 9 per week	Clean and comfortable	Nil
Ditto - ditto	106	{ M. M.	70 67	70 67	Formerly labourer None	None	Cottage (2)	0 1 9 per week	Clean and tidy	Nil
Ditto - ditto	107	W.	62	22	Laundress	2 sons (single), 4 daughters (2 married)	Cottage (3)	0 2 6 per week	Very neat and clean	Nil

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BOURNE—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	10 0 5 0 (daughter's) 2 0 (son's)	Nil	0 17 0	Recipient had out-door relief at husband's death for children, but this ceased altogether a year ago. Daughter, 16, earns 5s. at Pea Factory, and son, 14, errand boy, earns 2s. The three live together on united earnings. Recipient's character, said, on reliable authority, to be good, and she had brought up her children well. Doles, 5s. twice a year and half a ton coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	7 0 7 0 5 0 1 6 (sons')	Nil	1 0 6	Three single sons and one single daughter live with mother. Other single daughter in service. Eldest son, 19, in third year apprenticeship to painter, earns 7s. and gives mother 6s., the others, 16 and 14, errand boy and knife boy respectively, give in whole of earnings, viz., 5s. and 1s. 6d. a week. Daughter, 23, helps in washing. Mother was having out-door relief (2s.) for youngest son until six weeks ago. Reliable person states that recipient "is a most respectable woman. The father was a very good man. Family turning out well." Doles, 5s. twice a year and $\frac{1}{2}$ ton coal.
0 2 9	Doles (see remarks)	Nil	Nil	Nil	Nil	5 0 (son's)	Nil	0 7 9	Recipient is in bad health, quite unable to walk, and unsound in mind. Single son, who lives with her, is a hard drinker, and works irregularly. Two married children help a little occasionally. Cottage hardly fit for habitation. It was ascertained, on good authority, that she was "a respectable woman, a little deficient; would be better in work-house." Doles, 5s. twice a year and $\frac{1}{2}$ ton coal.
0 7 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 6	Recipient semi-paralysed, and wife nearly blind. A married daughter helps with a good deal of food, and 6d. now and then. Other children said to be unable to assist. Character said to be good on reliable authority. Doles, 10s. twice a year and $\frac{1}{2}$ ton coal.
	6 Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 4 0 15 0 (sons')	Nil	1 2 6	Recipient has been twice married, and has 3 sons by first husband. One son, 23, is in the R.A.M.C., another, 21, maltster, earning 15s., gives mother 10s., the third child, 10, is consumptive, and recipient is allowed parish relief on that account. Husband is undergoing a term of imprisonment for arson, and has been in gaol three times during last six years. Character of recipient and her children said, on reliable authority, to be good. Doles, 5 cwt. coal.
-	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	-	Recipient is separated from husband and has received parish relief (paid through guardians by father-in-law) for last two years. Her own father, 82, formerly landlord of the "Bull Hotel," recipient of Harrington Pension, resides with her, and they live on their joint means. A reliable authority stated that she was respectable. Doles, 10s. twice a year and $\frac{1}{2}$ ton coal.
0 5 6	0 5 0 (father's pension)	Nil	Nil	Nil	Nil	2 6	Nil	0 13 0	
0 6 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 6 6	Recipient and wife are both very infirm; have received the gifts for 45 years. Wife said she made a few shillings each year, from sale of a little fruit from garden. One authority said that recipient used to drink a great deal, or might be better off now. Doles, 5s. twice a year and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	0 2 6	Nil	4 0	Nil	0 6 6	Of the single children one son pays rent for recipient, and is said to have helped her considerably. The others do nothing. Recipient had parish relief for some years after husband's death (1887). She apparently suffers a great deal from rheumatism or could do more work. Said, on good authority, to be respectable. Doles, 5s. twice a year and 5 cwt. coal.

LITTLE WALSINGHAM.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Alnashouse -	108	W.	75	46	Formerly charwoman	None - -	1	Nil	Fairly clean	Nil - -
Ditto - ditto	109	S.	74	8	Formerly laundress	1 son - - (married)	1	Nil	Very clean	Nil
Ditto - ditto	110	W.	78	54	None - -	3 sons (married), 3 daughters (2 married)	1	Nil	Dirty and untidy	Nil - -
Ditto - ditto	111	W.	69	69	Formerly charwoman	2 sons (1 married), 2 daughters (both married)	1	Nil	Clean - -	Insured in Prudential.
Ditto - ditto	112	S.	73	40	Formerly hairdresser and pedlar	-	1	Nil	Clean - -	Insured in Prudential.
Ditto - ditto	113	{ M. M.	66 63	66	Formerly farm labourer None - -	1 son and 1 daughter (both married)	1	Nil	Exceptionally neat and clean	Tradesmen's Club.
Ditto - ditto	114	{ M. M.	78 67	40 40	Formerly blacksmith Laundress -	6 sons and 2 daughters (all married)	1	Nil	Clean - -	Nil - -
Ditto - ditto	115	{ M. M.	75 64	5 -	Parish Clerk at Great Walsingham	1 son and 1 daughter (both single)	1	Nil	Clean -	Nil -

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LITTLE WALSINGHAM.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 2 6	Late husband was formerly in almshouses and died there 17 years ago. After his death, recipient earned a little as a charwoman up to 3 years ago. Her only son, married, was killed in an accident 24 years ago, but he had never helped her. She has been in the almshouses 20 years. Character said to be good. Doles, 3s., clothing ticket and 5 cwt. coal.
0 2 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 2 0	Recipient has done no work for 7 years, when she came to the almshouses. It was ascertained on good authority that her character was not good years ago, and that she had had an illegitimate son, now married, with 2 children. He had not assisted her. Doles, 3s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	0 2 6	Nil	Nil	Nil	0 2 6	Recipient has had 11 children, of whom 6 survive; one, the eldest daughter, single, is in an asylum. Two married sons, 36 and 30, allow her 1s. 6d. and 1s. a week respectively. She has been a widow 20 years. She is said, on a good authority, to have been always a drunken, dissipated woman, and to have driven her daughter mad by her bad behaviour. Doles, 3s., clothing ticket and 5 cwt. coal.
0 2 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 2 0	Recipient has been a widow 32 years. After her husband's death she supported herself by charing, etc., but had to give up work owing to ill-health 2 years ago. None of her children assist her, but a niece, whom she visits frequently, supplies her with a good deal of food. Character said to be good. Doles, 3s., clothing ticket and 5 cwt. coal.
0 2 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 2 6	Recipient formerly had small barber's shop. He used to attend to this business in the evening and travel the country, selling odds and ends, during the day. He has never saved, and now lives on his parish relief. Twice a week a sister gives him his dinner and other food. Character said to be good in the main; but he had been rather fond of drink. Doles, 3s., clothing ticket and 5 cwt. coal.
0 5 0	Doles (see remarks)	Nil	0 5 0	Nil	Nil	Nil	Nil	0 10 0	Son, 42, with 3 children, unable to work for 9 years, suffering from Bright's disease, has parish relief. These people have only recently come to the almshouses. Husband suffers from heart disease, bears a good character, and is said to be a steady respectable man, who has worked hard all his life. Out-relief was given on account of illness. Doles, 2s., clothing ticket and 5 cwt. coal.
0 3 0	Doles (see remarks)	Nil	Nil	0 3 0	Nil	0 0 6 (wife's)	Nil	0 6 6	Recipient had a blacksmith's business of his own 10 years ago and used to do well. Wife has a mangle and does a little washing still. Three sons allow their parents 1s. each. Wife was said on good authority to be very respectable, but husband had been "too fond of drink," and ought to have saved money. Doles, 2s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 6 0	Nil	0 6 0	Recipient was butler in London till 5 years ago, when he came to Little Walsingham, his native place, for the benefit of his health, but, being appointed Parish Clerk of neighbouring parish, stayed on. He got into almshouses because he could find no other lodging. Had asked for out-relief, but had been refused. Wife is living in London supported by children. Nothing known against his character. Doles, 2s., clothing ticket and 5 cwt. coals.

LITTLE WALSINGHAM—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Parish Charities	116	{ M. M.	45 46	6 6	Farm labourer None	1 son and 2 daughters (all single)	Cottage (4)	0 1 8 per week	Clean and tidy	Oddfellows (M.U.)
Ditto - ditto	117	{ M. M.	40 40	40 40	Carpenter Dressmaker	2 daughters (15 yrs. and 4 yrs.)	House	9 5 0 per ann.	Clean and nicely fur- nished	Oddfellows (M.U.) Insured in Prudential
Ditto - ditto	118	S.	61	50	Dressmaker	-	House	5 0 0 per ann.	Very neat and clean	Insured in Prudential
Ditto - ditto	119	Wr.	63	27	Tailor	3 sons (married) 3 daughters (1 married)	Cottage (4)	4 0 0 per ann.	Very filthy	Nil
Ditto - ditto	120	W.	71	71	None	3 sons (single) 3 daughters (married)	Cottage (3)	3 10 0 per ann.	Fairly clean	Insured in Prudential
Ditto - ditto	121	Wr.	49	49	Postman	2 sons and 2 daughters (3 children under 14)	Cottage (4)	5 0 0 per ann.	Clean and nicely fur- nished	Oddfellows (M.U.)
Ditto - ditto	122	Wr.	79	79	Formerly farm labourer	1 daughter (married)	Cottage (3)	5 0 0 per ann.	Very clean	Insured in Prudential
Ditto - ditto	123	Wr.	65		Formerly harness maker	2 sons and 1 daughter (all single)	House and shop	10 0 0 per ann.	Moderately clean	Insured in Pearl
Ditto - ditto	124	S.	37	7 months	"Captain" in Salvation Army	-	Cottage (3) and Hall	0 6 11 per week	Very clean	Insured in Salvation Army Assur- ance Society.

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LITTLE WALSINGHAM—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 15 0 0 2 0 (son)	Nil	0 17 0	Recipient makes £7 harvest money in addition to weekly earnings. Eldest child, a daughter, 21, in service, earning £18 a year, keeps herself; son, 16, tailor's apprentice, earns 2s. a week; and third child, 12, is at school. People said on good authority to be very respectable. Doles, 2s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 0 0 0 10 0 0 1 0	Nil	1 11 0	These people are comparatively well off and live in a large substantial house. Husband was said to have been "put on the list by way of a joke." Wife seemed rather ashamed of being a recipient. Two children, one, apprentice, earning 1s. a week. It was ascertained on good authority that she probably understated her earnings, and that the family never ought to have received the doles. Said to be respectable. Doles, 2s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 9 0	Nil	0 9 0	Recipient supported her mother by her own efforts for many years. This statement was verified, and she was said on good authority to have "kept herself very respectable in the midst of great temptations." Doles, 2s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 8 0	Nil	1 8 0	Recipient earns 8s. on account of employment three days a week at workhouse, and rest of income is made up by private jobs. An illegitimate daughter (who is also the mother of his 2 illegitimate children) keeps house for him. Recipient is said on the word of several reliable persons to be a notoriously bad character—a drunkard and immoral. Doles, 2s., clothing ticket and 5 cwt. coal.
0 2 6	Doles (see remarks)	Nil	Nil	0 4 0	Nil	Nil	Nil	0 6 6	Recipient's eldest son, 36, lives with her and contributes 2s. a week to support of home. He bears a bad character for drunkenness and laziness. The other sons, living away, contribute 1s. each. Recipient said to have been a very hard working woman, but past work now. Doles, 3s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 0 0	Nil	1 0 0	Eldest son, 17, labourer, at present out of work. Recipient said his wages had been raised since last year, and he did not intend to remain on charity list. Said, on reliable authority, to be a steady, hard working man, bringing up his children carefully. Doles, 2s., clothing ticket and 5 cwt. coal.
0 2 6 (3s. in winter)	Doles (see remarks)	Nil	Nil	Nil	0 2 6	Nil	Nil	0 5 0	Recipient lives with a single niece, who is said to have some money of her own. Two nephews contribute 2s. 6d. between them. The cottage is leased to recipient, who obtains part of rent by begging. Said to be very respectable and to have worked hard. Doles, 3s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 16 8 (son's)	Nil	0 16 8	Recipient lives with younger son, 29, cycle agent and auxiliary postman, and daughter, 35, who keeps house. He formerly had a good business of his own, but was said to be "too easily led," and fond of drink. Otherwise his character was good. Doles, 2s., clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 16 0	Nil	0 16 0	The "earnings" consist of the money collected at services in Hall. After the rent is paid out of this the "Captain" and "Lieutenant," another woman who lives with her, are allowed to retain the remainder for their maintenance. Doles, 2s., clothing ticket and 5 cwt. coal.

LITTLE WALSINGHAM—*continued.*

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Parish Charities	125 {	M.	30	10	Yardman	1 son and 4 daughters (all under 14)	Cottage (4)	3 0 0 per ann.	Very clean and tidy	Nil.
		M.	30	10						
Ditto - ditto	126	S.	56	52	Formerly charwoman	2 sons and 1 daughter (all married)	Cottage (3)	3 0 0 per ann.	Clean and comfortable	Nil
Ditto - ditto	127 {	M.	65	24	Platelayer	None	Cottage (2)	2 10 0 per ann.	Exceptionally clean and comfortable	Railway Pension Club
		M.	66	66	None					
Ditto - ditto	128 {	M.	75	31	Formerly gardener	2 sons and 2 daughters (all married)	Cottage (3)	3 10 0 per ann.	Very clean and comfortably furnished	Nil
		M.	67	67						

NORWICH.

Great Hospital -	129 {	M.	83	83	Formerly weaver.	3 sons (married), 2 daughters (1 married, 1 widow)	2	Nil	Very neat and clean	A.O.F.
		M.	72	72	None					
Ditto - ditto	130 {	M.	69	39	Formerly shoemaker.	1 daughter (married)	2	Nil	Clean tidy and	Norwich Co- operative Society, insured in Prudential
		M.	74	39	Formerly midwife					
Ditto - ditto	131 {	M.	67	66	Formerly shoemaker.	None	2	Nil	Clean tidy and	A.O.F.
		M.	62	62	None					
Ditto - ditto	132 {	M.	72	72	Formerly mechanic	3 sons (married), 1 daughter (single)	2	Nil	Fairly clean	A.O.F.
		M.	76	-	None					
Ditto - ditto	133 {	M.	79	79	Formerly publican.	None	2	Nil	Very dirty and meanly furnished.	Nil
		M.	78	78						

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LITTLE WALSINGHAM—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 14 0	Nil	0 14 0	Children's ages run from 10 years to 5 months. Husband earns extra money (harvest, hay-sell, and hoeing); last year this amounted to £7 8s., out of which rent was paid and clothing bought for children. These people are described as "a model of cleanliness and industry." Doles, 2s., clothing ticket and 5 cwt. coal.
0 2 6	Doles (see remarks)	Nil	Nil	(3 0 0 per ann.)	Nil	1 0	Nil	0 3 6	Recipient is blind, and on this account is allowed out-relief and receives 1s. extra from charities. She earns 1s. a week by minding a baby. She was not born in wedlock herself, and has three illegitimate children, the eldest of whom pays her rent. She was described on good authority as "a woman with no moral perception." Doles, 3s. clothing ticket and 5 cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 17 0	Nil	0 17 0	Recipient would get 8s. a week Railway Pension if he retired now, but prefers to go on working as long as he can. Wife appears to be a good manager. They are regarded in a reliable quarter as "good, quiet, hard-working people."
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 1 0	0 6 6 (pension)	0 7 6	Recipient is an old Army Pensioner, discharged from Rifle Brigade in 1876, character "Very Good," Good Conduct and India Medals, and North-West Frontier Clasp, and gratuity £5. Has been twice married, and the 4 children are all by first wife. Wife earns 1s. a week by laundry work. Said, on good authority, to be very respectable. Doles, 3s., clothing ticket and 5 cwt. coal.

NORWICH.

Nil	0 7 6 (with coal and clothing)	Nil	0 2 6	0 1 0	Nil	Nil	Nil	0 11 0	Recipient said to have worked up to 3 years ago. His late employers allowed him 10s. (afterwards reduced to 5s.) up to the time of his admission into the hospital. Only one son, 43, storekeeper, in California, is said to assist. Stated, on reliable authority, to be a very respectable man, who had worked hard.
Nil	0 7 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 6	Recipient said to have been employed by one firm for 33 years, earning latterly only 7s. a week, which his wife supplemented by her calling. Gave up work nearly 3 years ago and sought admission to Great Hospital.
Nil	0 7 6 (with coal and clothing)	Nil	0 3 0	Nil	Nil	Nil	Nil	0 10 6	Recipient has been in Great Hospital nearly 2 years. Said to have been obliged to give up work 3 years ago, and, getting better, tried again, but finding himself past it, gave up altogether and was admitted.
Nil	0 7 6 (with coal and clothing)	Nil	0 3 0	Nil	Nil	Nil	Nil	0 10 6	It was stated that on failure of firm 3 years ago recipient was thrown out of work, and eventually gave it up altogether, as he suffered from an internal complaint. None of the children seem to have assisted. Said on one reliable authority to be a very respectable man, and always hard working.
Nil	0 7 6 (with coal and clothing).	Nil	Nil	Nil	Nil	Nil	Nil	0 7 6	These people kept the Waggon and Horses, Tomblard, for 31 years, and are reported to have done very well there. They also had some house property (6 cottages), which was apparently muddled away. Never had a banking account, and at one time kept about £300 in the house. Only son died 3 years ago, leaving widow and 7 children, now in receipt of parish relief. Stated on 2 reliable authorities to be respectable people, who ought to have saved money. Husband was said to have been "too fond of his own wares."

NORWICH—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years				£ s. d.		
Great Hospital	134	W.	72	72	None	4 sons (3 married), 2 daughters (both single)	1	Nil	Clean and tidy	Insured in Prudential.
Ditto ditto	135	S.	73	73	Formerly nurse.	-	1	Nil	Rather untidy	Nil
Ditto ditto	136	S.	76	76	Formerly shoe-sewer	--	1	Nil	Clean and cosy	Royal Liver
Ditto ditto	137	W.	72	40	None	None - -	1	Nil	Very clean and tidy	Nil
Ditto ditto	138	W.	72	30	None	1 son and 2 daughters (all married)	1	Nil	Clean - -	Nil
Ditto ditto	139	Wr.	79	79	Formerly caretaker	3 daughters (2 married)	1	Nil	Very clean and tidy	A.O.F.
Ditto ditto	140	Wr.	77	67	Formerly chairmaker	None - -	1	Nil	Fairly clean	Nil
Ditto ditto	141	Wr.	79	79	Formerly shoemaker	5 sons (2 married)	1	Nil	Clean and comfortable	Oddfellows (Norfolk and Norwich Unity).

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 1 6 (with food and clothing).	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient's late husband was said to have been a wherryman, earning 18s. a week. He died 9 years ago, and she then had parish relief (2s. 6d.) for 2 years. Single son, 47, wherryman, lame, and single daughter, 35, dressmaker, and 33, servant, have not assisted. After husband's death recipient earned a little by nursing, until, 7 years ago, she was admitted into the Great Hospital. On reliable authority said to have been steady, hard working couple.
Nil	0 1 6 (with food and clothing).	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient, originally a weaver, was for 27 years a nurse in the Great Hospital at £15 a year, but never saved any money. She partially supported her mother for 7 or 8 years. Came on the foundation a year ago owing to age and infirmity. Said to be very respectable.
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient has been 6 years in the institution. It was stated that after father's death, 25 years ago, she and mother lived together on joint earnings. Mother died 19 years ago. Recipient earned less and less, chiefly owing to introduction of machinery. Earnings always too small to save. Said, on good authority, to be a most respectable woman, who had worked hard,
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Late husband said to have been a house decorator, earning 25s., died 6 years ago. Was in no Provident Society. Recipient went as companion to invalid lady, recently dead. Has been 3 years in the Great Hospital. Appears to be of rather better class than other inmates. Very discontented. Said, on reliable authority, to have been always steady and respectable.
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient has been here since husband's death, 6 years ago. He had been in army and she was on staff till his discharge, with pension 6d. a day. Horse shot under him at Balaclava. He was for many years a coachman in Norwich at 17s. a week. A good authority stated that both were very respectable people, and confirmed recipient's statements.
Nil	0 1 6 (with food and clothing)	Nil	0 3 0	Nil	Nil	Nil	Nil	0 4 6	Recipient was in local Police Force for 23 years, and was discharged for being intoxicated on one occasion. Became School Attendance Officer for short period, and then caretaker of a school for 12 years at £67 a year, rent free. Gave up through bad rupture and broken leg 13 years ago, and has been in Great Hospital ever since. Said, on reliable authority, to be a very respectable old man. He was indiscreet while in the Force, but not by any means a drunkard.
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient said to have worked for one employer 55 years at 15s. a week (latterly). Gave up work 7 years ago on account of old age aggravated by double hernia and bronchitis, and had been in Great Hospital ever since. Acknowledged that he "used to drink a good deal," and said he worked "7 days a week nearly all his life." Reported, on good authority, to have been a hard working man of good character.
Nil	0 1 6 (with food and clothing)	Nil	Nil (see remarks)	Nil	Nil	Nil	Nil	0 1 6	Recipient said originally to have had 11 children, but 6 died from consumption. He used to allow wife £1 a week for housekeeping, and after her death £14 savings were found in her box. He complained that 6s. a week which should come to him from Odd-fellows was taken by Hospital authorities. Youngest son, 35, bricklayer, visits him frequently and brings him tobacco, &c. Others have never helped. Said, on reliable authority, to be a respectable man; eldest son said to be known to police as an unsatisfactory character.

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Great Hospital	142	Wr.	79	79	Formerly shopkeeper	1 son (mar- ried)	1	Nil	Clean - -	Nil
Ditto - ditto	143	Wr.	79	30	Formerly bricklayer	5 sons (married), 1 daughter (single)	1	Nil	Only fairly clean	Nil
Doughty's Hospital	144	M.	77	77	Formerly labourer Formerly laundress	1 son and 2 daughters (all married)	2	Nil	Clean and comfortable	Nil
		M.	76	76						
Ditto - ditto	145	W.	82	24	Formerly nurse	1 daughter (married)	1	Nil	Very clean and well fur- nished	Nil
Ditto - ditto	146	Wr.	79	79	Formerly waterman	None - -	1	Nil	Fairly clean and barely furnished	Nil
Ditto - ditto	147	W.	77	40	Formerly laundress	3 daughters (2 married)	1	Nil	Clean and nicely kept	Insured in Prudential
Ditto ditto	148	Wr.	73	73	Formerly painter	1 son and 2 daughters (all married)	1	Nil	Clean and comfortable	A.O.F
Ditto - ditto	149	W.	67	45	None - -	4 sons and 4 daughters (all married)	1	Nil	Very clean and tidy	Insured in Liverpool Victoria
Ditto - ditto	150	S.	65	65	Needlewoman	—	1	Nil	Very clean	Nil

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NORWICH—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient kept a general shop for 25 years; gave up business 2 or 3 years ago, owing to great competition, and received parish relief (3s. 6d.) until admission to hospital 2 months ago. Wife was an invalid for many years. Only son, 56, large family, is paralysed and is receiving parish relief. A reliable informant confirmed his statements, and said that recipient was always a hard working fellow. He had done his best through much sickness and misfortune.
Nil	0 1 6 (with food and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 1 6	Recipient has been 5 years on the foundation. It was said that his wife, who died a year ago, stayed on in the old home and was supported by daughter, who is a nurse. She visits father frequently, and gives him "6d. or so chance time." None of the sons appear to have helped. Reported, on credible authority, to have been a steady, hard working man.
Nil	0 5 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	Recipient and wife were said to have earned 14s. and 7s. a week respectively, until 3 years ago, when they were admitted to hospital. Elder daughter, 39, whose husband is a policeman in London, is said to help "with a trifle now and then." A creditable informant stated that he knew these people very well and thought them very respectable.
Nil	0 5 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	Recipient stated that her late husband, plasterer, earned good money, but drank a great deal, and at his death left her penniless. She went to her daughter in Queensland, staying there 3 years, returned to Norwich and lived by nursing until 15 years ago, when she was admitted to the hospital.
Nil	Coal and clothing	Nil	Nil	Nil	Nil	Nil	0 5 0	0 5 0	Recipient who is very deaf, is said to have worked as a waterman at Carrow Works, earning 17s. a week, until 8 years ago. He has a pension, 5s. a week, from late employers, paid through the hospital. Said, on reliable authority, to be very respectable.
Nil	0 5 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	It was stated that late husband was a black smith, earning 18s. a week. After his death, 30 years ago, recipient maintained herself by laundry work, and for 20 years was employed in the laundry of the hospital at 12s. a week. Her eyesight failing, 7 years ago she came on the foundation. One reliable informant said that she was always a hard-working woman and very respectable.
Nil	0 5 0 (with coal and clothing)	Nil	0 3 0	Nil	Nil	Nil	Nil	0 8 0	Recipient said to have given up work 10 years ago, suffers from scrotal hernia. Has been on foundation 6 years. Children said to have never helped. Stated, on good authority, to have been always good, quiet and respectable.
Nil	0 5 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	It was stated that late husband, painter, 25s. a week, died 25 years ago. After his death recipient was supported by children, until 2 years ago, when youngest son, 30, married. Had parish relief for children. Has been on foundation 18 months. Said, on reliable authority, to be a very respectable old woman.
Nil	0 5 6 (with coal and clothing.)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	Recipient said to have been employed by one firm for 40 years at 11s. a week. Had a slight stroke recently and had to give up work. Has been in the hospital about 15 months. From 2 reliable sources her statements were confirmed, and it was ascertained that she had always been industrious and kept herself respectable.

NORWICH—continued.

NAME OF CHARITY.	No.	M., S, Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Doughty's Hospi- tal	151	{ M. M.	72 62	72	Formerly shoemaker Formerly laundress	2 sons (married), 1 daughter (single)	2	Nil	Very clean and comfort- able	A.O.F. - -
Ditto ditto	152	W.	78	78	None - -	3 sons and 2 daughters (all married)	1	Nil	Exceptionally clean	Husband was in Odd- fellows'
Ditto - ditto	153	W.	79	69	None - -	None - -	1	Nil	Clean, bright, and comfortable	Nil - -
Town Close Estate (Pension)	154	W.	75	75	None - -	1 son (married), 5 daughters (3 married)	Cottage (3)	0 3 11 per week	Scrupulously clean	Insured in Prudential
Ditto - ditto	155	{ M. M.	76 71	76	Formerly printer None.	2 sons (1 married), 3 daughters (all married)	Cottage (3)	0 5 0 per week	Clean and comfortable	Oddfellows (M.U.)
Ditto ditto	156	Wr.	80	75	Formerly ironfounder	1 daughter (single)	Cottage (4)	0 5 6 per week	Exceptionally clean, and nicely fur- nished	Insured in Prudential
Ditto ditto	157	Wr.	75	75	Formerly carpenter	1 son (married), 1 daughter (single)	Cottage (3)	0 4 0 per week	Very nice and clean	A.O.F. - -
Ditto - ditto	158		83	83	Formerly upholsteress	—	Cottage (3)	9 2 0 p. ann.	Exceptionally clean and nicely fur- nished	Nil - -
Ditto - ditto	159	W.	74	74	Laundress	2 sons and 5 daughters (all married)	Cottage (3)	0 3 5 per week	Very clean -	Insured in Prudential

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 5 6 (with coal and clothing)	Nil	0 3 0	0 2 0	Nil	Nil	Nil	0 10 6	Recipient said to have given up work 7 years ago through ill-health. He had a little business of his own, which only brought in 10s. a week latterly. Wife kept home going by her laundry work (10s. a week) until 3 months ago, when they were admitted to the hospital. Sons contribute 1s. a week each. Daughter (single) said to be unable to help. Credible informant said they were always "decent people," and confirmed their statements.
Nil	0 5 6 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6	Recipient's late husband died in Doughty's Hospital, where they both came 10 years ago. They had parish relief (4s.) for about a year before admission. None of the children help; and recipient even assists a daughter, with husband nearly blind and 4 children, giving her 1s. or 6d. almost every week. Said to be a very respectable woman, and to have stated the truth.
Nil	0 5 0 (with coal and clothing)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	It was said that recipient's husband, a clerk in receipt of 35s. a week, died 20 years ago. She then became a housekeeper, and after her employer's death she enjoyed the Town Close Estate Pension for some years, but finding it inadequate, and being unable to work through a broken leg, was admitted into Doughty's Hospital 7 years ago. She appears to be a better class than most of the inmates.
Nil	0 5 0	Nil	Nil	0 0 6	Nil	0 2 6 (daughter's)	Nil	0 8 0	Late husband was said to be a tailor, earning 20s. a week, and died 11 years ago. Recipient then subsisted mainly by assistance of children, earning herself about 3s. a week at repairing. Now lives with single daughter, income being made up of own pension, daughter's earnings, and small help from other single daughter. Reliable informants said recipient was very respectable.
Nil	0 5 0	Nil	0 5 0	0 2 0	Nil	Nil	Nil	0 12 0	Recipient is half paralysed, and has had the pension 7 years. The sons are each contributing 1s. a week towards parents' support. On reliable authority said to have worked hard as long as he was able, and the couple stated to be good, straightforward people.
Nil	0 5 0	Nil	Nil	Nil	1 0 0 (sister)	Nil	Nil	1 5 0	Recipient, who has been thrice married, lives with widowed, bedridden sister, who pays rent, contributing 20s. a week out of her savings, which are said to have dwindled to about £12. Single daughter, 35, takes care of the old people, and recipient gives up his pension, which he has had for 2 years, towards family expenses. Said on one good authority to be very respectable.
Nil	0 5 0	Nil	0 3 0	Nil	Nil	0 1 6 (daughter's)	Nil	0 9 6	Recipient's daughter, 42, keeps house for him and earns a little at sewing. He is said to have been twice married and has enjoyed pension for 3 years.
Nil	0 5 0	Nil	Nil	Nil	(See remarks)	Nil	Nil	0 5 0	Recipient said to have given up work about 7 years ago, and has had the pension for 10 years. Rent is paid by 2 nephews, and she is entirely dependent upon pension and a small Christmas present (5s. or 10s.) from a niece. Stated on good authority to be a very respectable old woman who had worked hard."
Nil	0 5 0	Nil	Nil	Nil	Nil	0 5 0	Nil	0 10 0	Recipient's late husband is said to have been a hard drinker and died in the County Asylum 10 years ago. She has since supported herself by laundry work, but now has to employ help several days in the week at 1s. 6d. a day, as she suffers from heart disease, but is determined to work as long as she can. None of the children are said to assist. Well spoken of by neighbours

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Town Close Estate (Pension)	160	S.	64	64	Formerly dressmaker	—	Cottage (3)	0 4 0 per week	Fairly clean	Insured in Royal Liver, Brother in Oddfellows (M.U.)
Ditto - ditto	161	{ M. M.	73 68	73 68	{ Formerly printer None	7 sons and 5 daughters (all married)	Cottage (2)	0 1 0 per week	Clean - -	Insured in Refuge
Ditto - ditto	162	S.	68	55	Lets apartments	—	House	16 0 0 p. ann., paid qtrly.	Clean and tastefully furnished	Nil.
S. Peter. Per- mountergate (Small Parish)	163	{ M. M.	40 33	40 33	Labourer None	5 sons (all under 14) —	Cottage (3)	0 3 6 per week	Very clean but poor	Insured in Prudential
Ditto - ditto	164	{ M. M.	55 55	— 50	(See remarks) None	— 3 sons and 1 daughter (all single)	— Cottage (2)	— 0 2 6 per week	— Very poor and dirty	— Nil
Ditto - ditto	165	W.	66	66	Laundress	1 son and 4 daughters (all married)	Cottage (2)	0 1 9 per week	Not very clean	Insured in Prudential
Ditto - ditto	166	{ M. M.	40 27	40 15	Labourer - None	1 son and 2 daughters (all under 14)	Cottage (2)	0 2 6 per week	Dirty and neglected	London, Liverpool, Victoria

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil.	0 5 0	Nil	0 5 0 (brother's)	Nil	Nil	Nil	Nil	0 10 0	Recipient lives with single brother, 56, said to have been formerly a hot presser, but now out of employ for 5 years past, and receiving 5s. weekly from Oddfellows. They live on united income, and house is in brother's name. Recipient apparently very ill and said to have had rheumatic fever 3 times.
Nil.	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient is said to have earned 26s. a week until 13 years ago, when he gave up work owing to change in firm and old age. For 4 years he and wife lived on some savings and small earnings from hair-picking. Since then he has had the pension. Children (one of whom is mother of 10 children living out of 20) are said not to have helped. Wife suffers from sarcoma and is grandmother of 68 children. A reliable informant said "they were very decent people, and the old man had worked hard."
Nil.	0 5 0	Nil	Nil	Nil	0 5 0 (nephew)	0 5 0	Nil	0 15 0	Recipient has living with her a widowed sister, 66. Father said to have held good position in local bank and died in 1894. Only brother, surgeon, died previously, aged 39, leaving 5 children quite unprovided for. These were brought up and educated by their grandfather, and after his death by their aunts, and one, a chemist, now helps them. Recipient's statements were confirmed by a reliable informant, who said they were very respectable people who had been in a good position, but the burden of the brother's children had been too much for them.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 12 0	Nil	0 12 0	Recipient has resided 3 years in the parish, and has had the gifts once. Children's ages run from 11 to 2. One child, 8, suffering from tuberculosis. In debt to landlord 17s. 6d. Said on good authority to be good, steady family. Doles, tickets (1s. 6d.), and 1 cwt. coal at Christmas.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 2 0 0 8 0 0 7 0 (sons)	Nil	0 17 0	Recipient said husband deserted her 2 or 3 years after marriage in 1872, leaving one son; she believed him to be now dead. After desertion she cohabited with an Italian lodger until his death, and had the other 3 children by him. Said to be supported now by sons, all living at home. Eldest, 34, hawker, cannot earn much, said to be almost helpless with rheumatism, and in and out of Infirmary; convicted in 1902 of unlawfully obtaining parish relief while in possession of £90, and sentenced to 1 month's hard labour. Various reliable testimonies as to this family's character, not to their credit. Daughter said to be a prostitute, on one occasion prosecuted for theft, and mother said to have been a receiver of stolen goods for years. 23 years in parish and in receipt of gifts 8 years. Doles, tickets (1s. 6d.) and 1½ cwt. coals.
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 5 0	Late husband, said to have been a shoemaker, died 7 years ago. Recipient has since supported herself by washing, earning 5s. to 7s. a week up to 3 years ago. Children all said to be unable to help—one daughter's husband nearly blind, and only son suffering from incurable complaint. 34 years in parish and 5 years in receipt of doles. On good authority said to be very respectable. Doles, 1 cwt. coal at Christmas ticket (6d.) and 2s. 6d. cash.
Ni	Doles (see remarks)	Nil	Nil		Nil	0 16 0	Nil	0 16 0	Husband said to be delicate and often unable to work. Wife very miserable-looking and apathetic. Children's ages run from 9 to 2. Seven years resident in parish and three years in receipt of doles. Said by one authority to be "nice quiet people," but another informant said they were "not altogether satisfactory." Doles, 1 cwt. coal at Christmas and 2 cwt. since.

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
St. Peter Per- mountergate (Small Parish)	167	W.	76	76	None - -	1 son (married)	1	0 1 6 per week	Clean and tidy	Nil
Ditto - ditto	168	W.	73	38	Formerly Charwoman	None - -	Cottage (2)	0 1 6 per week	Very clean and comfortable	London, Liverpool, Victoria
Ditto - ditto	169	W.	87	87	Formerly needlewoman, etc.	1 son (married)	Cottage (2)	0 1 9 per week	Very clean	Nil
Ditto - ditto	170	M. M.	54 46	26 26	Formerly policeman None	1 son and 1 daughter (both single and stepson (married)	Cottage (6)	0 4 0 per week	Clean and tidy	Oddfellows and Railway Sick Club
St. John Madder- market (Small Parish)	171	S.	84	84	Formerly laundress	- -	Cottage (2)	0 1 9 per week	Clean	Nil
Ditto ditto	172	W.	67	67	Formerly needlewoman	2 sons (married)	Cottage (2)	0 1 9 per week	Somewhat dirty	Insured in Prudential
Ditto ditto	173	S.	73	45	Formerly shoemaker	—	1	0 1 0 per week	Very poor and dirty	Nil

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Doles (see remarks)	(See remarks)	Nil	0 1 0 (son)		Nil	Nil	0 3 6	Recipient's son, 41, hawker, allows her 1s. a week and often gives her a few vegetables, and she gets a little help in kind, chiefly milk, from the Church. Late husband, labourer, said to have been delicate and to have earned only 10s. a week. After his death—3 years ago—she began to receive out-door relief. Has lived 33 years in the parish and received doles for 3 years. Said on reliable authority to be quiet and respectable. Doles, 1 cwt. coal, bread ticket (6d.), and 2s. 6d. cash at Christmas.
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	Recipient has been married twice. First husband died three years after marriage, leaving a son who died at the age of 6. Second—"rag and bone man"—died 10 years ago, said to have been very fond of drink, and to have saved nothing. Recipient then maintained herself by charing till a year or two ago when she applied for out door relief. Has lived in parish nine years and received gifts once. Said on good authorities to be a straightforward, respectable woman, and her statements were confirmed. Doles, 1 cwt. coal at Christmas and 2 cwt. since.
0 3 0	Doles (see remarks)	Nil	Nil	0 1 0 (son)	0 1 0 (sister)	Nil	Nil	0 5 0	Recipient said to have been a widow 40 years; kept a little school for some years, and afterwards maintained herself till nearly 80 by needlework, washing, etc. Widowed sister, 75, out-door relief, 3s., lives with her, and pays 1s. towards rent. Each sister spends her own income independently of the other. Three credible informants spoke very highly as to the good character and respectability of both, and confirmed her statements. Doles, 2 cwt. coals and 2s. 6d. cash at Christmas; sister has 1 cwt. coal and 2s. 6d.
Nil	Doles (see remarks)	(See remarks)	0 3 0	Nil	Nil	0 7 0 (son's)	0 5 0 (lodgers)	0 15 0	Recipient was originally in Metropolitan Police Force, left through an accident, and became gateman at G.E.R. station, had to give up work 3 years ago on account of spinal complaint (incurable), which has induced suicidal mania. Considerable help has been given by C.O.S. and charitable persons, and on testimony of several reliable informants recipient's character said to be excellent, and his statements correct. Has lived in parish 7 years, and received gifts 6 years. Doles, 1 cwt. coal, ticket (6d.), and 2s. 6d. cash.
0 3 6	Doles (see remarks)	0 1 0	Nil	Nil	Nil	Nil	Nil	0 4 6	Recipient nearly blind; said to have been unable to work for 20 years; lived on small savings, and then had out-door relief. Receives 1s. a week from a R. C. Guild. Has lived 16 years in parish, and received doles 15 years. Reliable authorities stated recipient to be respectable in every way. Doles, 5 cwt. coals and 5 loaves.
0 3 6	0 0 6 and doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient's late husband was well known as a Norwich doctor's coachman for many years, after his death she maintained herself by needlework until a year ago, when her eyesight began to fail. One son is said to help "with a trifle now and then." Said to be very respectable by several reliable informants, who confirmed her statements. Has lived in parish over 4 years, and received doles 4 times. Doles, 6d. and a loaf weekly, and 5 cwt. coals and 5 loaves.
0 2 6	0 0 6 and doles	Nil	Nil	Nil	Nil	0 1 6	Nil	0 4 6	Recipient, of the coster type, said he had lived in various towns working at his trade, and had "come home to Norwich to die." Earns a little by selling bloaters and running errands. Never married, but cohabited with woman who died several years ago. Nothing else known against him by credible informants. Has lived in parish 12 years, and received gifts 2 years. Doles, 6d. weekly and 5 cwt. coals.

NORWICH—*continued.*

NAME OF QUARTY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of house.	Third.
S. John Maddermarket (Small Parish)	174	S	Years. 32	Years. 32	Teacher of music	--	Cottage (3)	£ s. d. 0 1 10 per week	Poor and dirty	Nil
Ditto - ditto	175	W.	81	42	Formerly factory hand	None - -	2	0 1 9 per week	Clean and tidy	Insured in Prudential
Ditto - ditto	176	W.	58	18	None - -	None - -	Cottage (3)	0 2 11 per week	Very clean	Insured in Prudential
S. John de Sepulchre. (Fisher's and Cock's Charities)	177	W.	70	70	Formerly laundress	1 son (married), 1 daughter (single)	Cottage (2)	0 2 4 per week	Very poor and dirty	Liverpool Victoria
Ditto - ditto	178	W.	77	77	Monthly nurse	2 sons and 2 daughters (all married)	Cottage (2)	0 2 6 per week	Very clean and comfortably furnished	Nil
Ditto - ditto	179	S. S.	61 61	61 61	Labourer - Laundress	None - -	Cottage (2)	0 2 3 per week	Very dirty and untidy	Nil
Ditto - ditto	180	W.	72	72	None - -	1 son (single), 1 daughter (married)	Cottage (3)	0 3 0 per week	Very clean and comfortable	Insured in Prudential. Son in A.O.F.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0	Nil	0 10 0	Recipient's sister, single, 38, whom he supports, is living with him. He is a teacher of harmonium and pianoforte. Attributed poor position to serious illness a year ago, in consequence of which he lost nearly all pupils. Has promise of others, but no instrument and no place to teach them in, and has to meet them at another sister's house. Said on good authority to be feeble character, and probably lived extravagantly when better off. Many debts. Sister mentally weak. Lived in parish 3 years and received gifts for same time. Doles, 5 cwt. coal, and 2 loaves.
0 3 6	0 0 6 and doles	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Said to have been formerly in silk factory, earning 7s. a week, and not to have worked for 16 years. Very infirm, but clear headed and cheerful. Insurance paid by friend. Said on reliable authorities to have been always quiet, well conducted and industrious. Has lived in parish 42 years, and been recipient of gifts 40 years. Doles, 6d. and a loaf weekly; 5 cwt. coal annually, and one loaf with each cwt.
0 9 0 (see remarks)	0 0 6 and doles	0 1 0	0 9 2 (niece's husband)	Nil	Nil	Nil	Nil	0 19 8	Recipient, who has been bedridden with spinal affection for 29 years owing to maltreatment by a drunken doctor, is nursed by married niece, 30, living with her, who is allowed 5s. a week by guardians for this purpose. Only son, 24, in R.H.A., died ten years ago, and husband, from whom recipient had been separated, died 5 years earlier. Niece's husband, a ne'er-do-well, at present drawing sick pay from A.O.F. Recipient has lived in parish 18 years, and received gifts 14 years. Has 1s weekly from R.C. Guild. Character said on reliable testimony to be good, and statements confirmed. Doles, 6d. and a loaf weekly; 5 cwt. coal annually, and one loaf with each cwt.
0 2 6	Doles (see remarks)	Nil	Nil	0 2 0 (son)	Nil	0 2 0 (daughter's)	Nil	0 6 6	Since husband's death, 23 years ago, recipient is said to have maintained herself by charing and laundry work until two years ago. She has been allowed out-door relief for some time for daughter, 41, almost imbecile, who lives with her and earns a little at laundry work. Son, 31, labourer, contributes 2s. a week. Recipient's character said on credible authority to be good. Has lived in parish 10 years, and received gifts 7 years. Doles, 4½ cwt. coal and a gown biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0	Nil	0 5 0	Recipient is said to have maintained herself by nursing and needlework since her husband's death, 31 years ago. She brought up 7 children, of whom 4 survive, and for some years was allowed Poor Law Relief on their account. Has lived in parish 20 years and received gifts 10 years. On reliable authority said to be a hard working respectable woman. Doles, 4½ cwt. coal, 2s. on S. Valentine's day, and a gown biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 6 0 5 0	Nil -	0 10 6	Recipient, originally a brickmaker, but now employed in market once a week. Has lived with a single woman for 25 years. She earns 5s. a week at laundry work. Admittedly not a very sober couple. 8 years in parish, and received doles 2 years. Doles, 5 cwt. coal, and a coat biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	0 0 9 (sister)	1 0 0	Nil	1 0 9	Recipient's son, 32, bricklayer, lives with her and supports her. For last 4 years her twin sister, widow, in receipt of Poor Law Relief, 3s., has lived with them and paid 9d. a week towards rent. Son apparently thrifty. Keeps a few fowls and cultivates little garden. Recipient has lived nearly all life in parish and received gifts 40 years. Said on reliable authority to be quite respectable people. Doles, 5 cwt. coal, gown biennially.

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrft.
S. John de Sepulchre (Fisher's and Cocke's Charities).	181	Wr.	80	50	Formerly factory hand	2 sons (married), 5 daughters (4 married)	Cottage (4)	£ s. d. 10 0 0 p. ann., paid qrlly.	Clean and comfortably furnished	Nil
Ditto - ditto	182	M. M.	65 63	65 —	Formerly labourer None	None - -	Cottage (3)	0 4 0 per week	Fairly clean and com- fortable	Insured in Prudential
Ditto - ditto	183	M. M.	59 69	28½ 28½	None - - Accordion player	(See remarks) None	1	0 1 4 per week	Very untidy	Nil
Ditto - ditto	184	W.	75	75	Formerly needlewoman	2 daughters (1 married)	Cottage (2)	0 1 9 per week	Poor, but very clean	Nil
Ditto - ditto	185	W.	62	62	Machinist	1 daughter (married)	Cottage (2)	0 1 9 per week	Fairly clean	A.O.F. (late husband)
Ditto - ditto	186	W.	80	80	None	3 sons and 1 daughter (all married)	Cottage (5)	0 4 0 per week	Very clean and comfortable	Oddfellows (late husband)
Ditto - ditto	187	M. M.	59 69	59 69	Gardener None	None - -	Cottage (2)	0 1 6 per week	Very clean and comfortable	Nil

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0 (daughter's)	0 10 0 (pension)	0 15 0	Recipient worked at Carrow for 62 years, and has had pension from late employers, 10s. a week for last 3½ years. Single daughter, 40, dressmaker, lives with him and keeps house on united income. Been in parish 45 years, received gifts 2 years. Said on credible authority to be quiet, respectable people, father has worked, and daughter still works very hard. Doles, 4½ cwt. coals; coat biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 7 7 (army pension)	0 7 7	Recipient formerly in army, discharged 26 years ago, character "very good," good conduct and Afghan medals. Step-son, said to have been "quite a mainstay," died 2 years ago. One informant gave recipient good character. Been 36 years in parish, received doles 5 years. Doles, 4½ cwt. coal; coat and gown biennially
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 1 0	These people are Italians, came to England 28½ years ago. Husband always in hospital or infirmary. Recipient has lost left arm up to elbow. Maintains herself by playing accordion in street, and said to make more money than she states. Has received much help in money and food from various sources. A good deal of rent owing. Said to be not legally married. Nothing known against character. In parish 28 years, received doles 4 years. Doles, 4½ cwt. coal; gown biennially.
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	It was stated that late husband, blacksmith, earning 18s. a week, died 21 years ago. Recipient supported herself by needlework, and has had out-door relief for 10 years (2s. 6d. at first). Married daughter, 31, 4 children, separated from husband, and single daughter, 28, in service, are said not to help. Has lived 6 years in parish and received gifts for 4 years. Character said on reliable authority to be good. Doles, ½ cwt. coal at Christmas, 1 cwt. at Michaelmas; 1 loaf weekly.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 4 0	Nil	0 4 0	Late husband said to have been a printer, invalid for 18 years and supported by recipient until his death. Recipient cannot work much now, and owing to breakdown in health had out-door relief (2s. 6d.) for 3 or 4 months until recently. Son, 33, died 3 years ago, used to assist. Daughter, 5 children, unable to help. Lived in parish 2 years, received gifts once. Several credible informants said she was respectable and hard working, and had tried to keep off the parish. Doles, 4½ cwt. coal.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 0 0 (son-in-law's)	0 2 6 (late husband's employers)	1 2 6	Since husband's death, 12 years ago, recipient has lived with, and been supported by, son-in-law. Receives 2s. 6d. weekly from late husband's employers. Very infirm, well-cared for by daughter. Has lived in parish 26 years, and received gifts half the time. Character of recipient and family generally said on trustworthy authorities to be excellent. Doles, 4½ cwt. coal, 1 loaf weekly, and gown biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0	Nil	0 10 0	Recipient has been married before and is known by name of first husband. There appears to be some doubt whether she is really married. Seems very delicate. Has lived in parish 50 years, and received gifts 20 years. Said by one informant to be respectable, but another did not think her altogether satisfactory. Doles, 4½ cwt. coal; 1 loaf weekly, and gown biennially.

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
St. John de Sepulchre (Fisher's and Cocke's Charities).	188	S.	72	40	Nurse - -	1 son (married)	Cottage (2)	£ s. d. 0 2 0 per week	Clean and comfortably furnished.	Nil
Ditto - ditto	189	W.	64	52	Caretaker -	1 son and 2 daughters (all married)	Cottage (4)	0 2 9 per week	Clean and tidy	Insured in Prudential
Ditto - ditto	190	{ M. M.	68 62	28 28	Sawyer - - Laundress	1 son (married), 4 daughters (2 married).	Cottage (2)	0 2 0 per week	Rather dirty.	Insured in Prudential.
Ditto - ditto	191	{ M. M.	64 66	64 64	Sweep - - None	1 son (single)	Cottage (3)	0 3 3 per week	Fairly clean and comfort- able.	Insured in Refuge.
Society for Relief of Sick Poor.	192	{ M. M.	89 77	89 77	Formerly weaver. Formerly card-cutter.	1 son (married).	Cottage (2)	0 1 8 per week	Very poor and dirty.	Nil
Ditto - ditto	193	W.	75	75	Nurse - -	3 daughters -	Cottage (2)	0 2 0 per week	Very neat and clean.	Husband was insured in Pearl
Ditto - ditto	194	W.	75	75	Formerly laundress	1 daughter (widow)	Cottage (3)	0 2 3 per week	Very neat and clean	Insured in Refuge
Ditto - ditto	195	{ M. M.	64 58	10 10	Formerly labourer None	1 son (single), 2 daughters (married)	Cottage (4)	0 4 6 per week	Clean and comfortably furnished	Insured in Royal Liver
Octagon Chapel Charity	196	{ M. M.	71 70	60 60	Carpenter Formerly Upholsteress	1 son (single), 3 daughters (married)	Cottage (4)	0 3 2 per week	Dirty and un- tidy	A.O.F. and Prudential

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	0 1 0	Nil	0 3 6	Nil	0 4 6	Recipient is said to have supported mother for 27 years and since her death has lived alone. Son, married, 50, labourer, allows her 1s. 2 week. His father for some years allowed her 5s. a week. Recipient had out door relief for one month recently on account of illness. Has been 30 years in parish, and received gifts 3 times. Regarded by two informants as "respectable" and "a good old thing." Doles, 4½ cwt. coal; 1 loaf weekly, and gown biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0	0 2 0 (lodger)	0 7 0	Recipient has been twice married. Late husband, shoemaker, delicate, could not earn more than 7s. or 8s. a week, which recipient supplemented by her wages (5s.) as caretaker of Parish School. Children (by first husband) have helped when necessary. Lodger, young woman, has been with her 8 years. Been in parish 50 years, received gifts 4 years. Character said on reliable authority to be excellent, and her statements confirmed. Doles, 4½ cwt. coal; 1 loaf weekly; gown biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 18 0 0 2 6	Nil	1 0 6	Recipient and wife came from Gorleston 28 years ago. Out of 14 children 5 are living, and are said not to have helped parents. Character said on reliable information to be generally good, but both husband and wife "rather too fond of beer." Has received gifts 3 years. Doles, 4½ cwt. coal, and a coat biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 16 0	Nil	0 16 0	Recipient is said to have supported mother for 11 years, and also reared an orphaned grandson, now 17, who still lives with him (earning 5s. a week until 10 months ago). Earnings fluctuate from 30s. to 5s., and he puts 16s. as an average. Has lived in parish 30 years, and received doles 4 years. Said on reliable authority to be "a good honest fellow," whose statements might be believed. Doles, 4½ cwt. coal, and a coat or gown alternately each year.
0 6 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 6 6	It is stated that neither husband nor wife have worked for 20 years, lived on savings until 6 years ago, and then began to receive out-relief. Son, 52, is married and has 10 children. Said on good authority to be quiet respectable old people. Doles, 1s. a week for 2 months (for wife).
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 4 6	Recipient has been a widow 5 years, has had 10 children, only 3 living; cannot do much now; children said to be unable to help except with a little food. Suffers badly from sciatic a. Cottage is very damp. Character said on reliable authority to be good. Doles, 1s. a week for 2 months.
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	0 6 0 (daughter's)	Nil	0 9 6	Widowed daughter, 45, laundress, and her son, 23, labourer, unemployed, live with recipient, who pays the rent, and the family live on daughter's earnings and remainder of mother's out-relief. Character said on reliable information to be good. Doles, 1s. a week for 1 month.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 18 0 (son-in-law's) 0 7 0 (daughter's)	Nil	1 5 0	Recipient and wife live with, and are supported by married daughter, 23, dressmaker, and her husband, carter. Recipient is consumptive and said to have been unable to work for 2 years, and his wife is almost lame. Single son, 31, in Army, does not help. Old people well cared for. Doles, 1s. a week for 6 weeks.
Nil	0 1 6 (see remarks)	Nil	Nil	Nil	Nil	0 4 0 1 1 0 (son's)	Nil	1 6 6	Husband is said to earn very little now, and he and wife are mainly dependent on single son, 34, upholsterer, earning 21s. a week. Wife used to earn good money till 3 years ago, when she was knocked down by "hooligans," and has not got over the shock. Said on reliable authority to be very respectable. Doles, £1 three times a year; 1 cwt. coal six times a year, and with each cwt. 3s. and a 6d. bread ticket (cash = 1s. 6d. a week).

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.						
Octagon Chapel Charity	197	W.	85	85	Formerly needlewoman	None - -	1	Nil (see re- marks)	Very dirty	Nil
Ditto - ditto	198	W.	74	74	None - -	3 sons (married), 3 daughters (1 married)	Cottage (2)	0 2 0 per week	Very clean and com- fortable	Nil
St. Mary's Bap- tist Chapel Charities	199	{ M. M.	71 70	71 70	Formerly basket maker None	2 sons and 3 daughters (1 married)	Cottage (2)	0 2 9 per week	Poor, but clean	Oddfellows (Norwich and Norfolk U.)
Ditto ditto	200	W.	66	66	Formerly laundress	2 sons (married), 3 daughters (1 married)	Cottage (4)	0 3 9 per week	Very clean and nicely furnished	Insured in Prudential
Ditto - ditto	201	W.	77	77	None - -	None - -	Cottage (2)	0 1 6 per week	Clean and in excellent order	Nil
Independent Chapel (Old Meet- ing) Charities	202	W.	83	44	None - -	None - -	Cottage (3)	0 2 10 per week	Very neat and clean	(See remarks)
Ditto - ditto	203	W.	73	73	None	2 sons (1 wid- ower and 1 single), 2 daughters (married)	Cottage (3)	0 2 10 per week	Very clean	Insured in Prudential. Son in A.O.F.
Ditto - ditto	204	W.	86	86	None	3 sons (all married)	Cottage (2)	0 1 9 per week	Clean - -	Nil
Payne and Salter's (Apprenticeship)	205	W.	30	18	Charwoman	3 sons and 1 daughter (2 children under 14)	Cottage	0 3 3 per week	Clean - -	Insured in Prudential

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 3 6	0 1 6	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient lives in an almshouse in Parish of St. George, Colegate. She is very infirm and appears to be not properly cared for. Said to have been a widow 18 years. Said on reliable information to be a very respectable woman who had worked hard. Doles as above (see No. 196).
Nil	0 1 6	Nil	Nil	0 8 3	Nil	Nil	Nil	0 9 9	One of recipient's single daughters, said to be unable to work on account of asthma, lives with her. The sons all assist regularly, and one daughter, married, sends a present occasionally. Remaining daughter can only support herself. Recipient is said on credible authority to be "highly respected by a large number of people." Doles, as above (see No. 196).
0 6 0	0 2 6	Nil	0 2 6	Nil	Nil	0 0 6	Nil	0 11	Recipient is said to have worked for one firm for over 50 years, and to have had parish relief since giving up work 3 or 4 years ago. Now "runs errands" and makes a few pence a week. It is stated that none of the children have ever assisted. Said on good authority to be sober and respectable, Poor Fund, 2s. 6d. a week.
Nil	0 2 6	Nil	Nil	0 2 0	Nil	0 16 0 (son-in-law's), 0 8 0 (married daughter's)	Nil	1 8 6	Recipient lives with married daughter, 37, box maker, and son-in-law, labourer. A son who has a substantial grocery business allows her 2s. a week. The family live on combined earnings and mother's allowances. Said on reliable authority to be a respectable, hard working woman, who has brought up family well. Poor Fund, 2s. 6d. a week.
Nil	0 2 6	0 5 0	Nil	Nil	Nil	Nil	Nil	0 7 6	Recipient is said to have been a widow 11 years, and has had the charity ever since, in addition she receives 5s. a week from the Deacons independently of the Poor Fund, on account, of her long membership. Said to be very respectable.
0 3 6	0 1 6 (See remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient is said to have let apartments for many years, and saved about £100, but had to draw on savings during 5 years' illness of late husband. He was in service of G.E.R. for 31 years, and retired with a pension 5s. a week. Has received charity for 7 years and parish relief for 4 years. Said on reliable authority to be an honest, straightforward woman, whose statements were quite true. She had had to impoverish herself on account of great expense attending husband's illness. Doles, etc., 3s. a fortnight, and 1 cwt. coal at Christmas from Chapel, and 2s. 6d. and 2d. loaf annually from St. Saviour's.
Nil	0 1 6	Nil	Nil	Nil	Nil	1 0 0 (son's) 0 7 6 (grandson's)	Nil	1 9 0	Recipient, stone deaf, lives with single son, 32, shoemaker, and grandson, 18, labourer. Their earnings and recipient's gifts united, form family income. Said on good authority to be very respectable. Doles, etc., as in No. 202, including St. Saviour's gifts.
0 3 6	0 1 6	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient has had parish relief for some years, 1s. 6d. and a loaf at time of husband's death, and increased to 3s. 6d. three years ago. Husband said to have been unable to work 2½ years before his death. Youngest son, married, 48, engine driver, now in lunatic asylum, used to allow her 1s. a week; the others are said not to have helped. One informant states that there was nothing against her character, but she was very discontented. Doles (Chapel only) as in No. 202.
0 4 0	(See remarks)	Nil	Nil	Nil	Nil	0 3 0 0 9 0 (son's)	Nil	0 16 0	Son, now 18, crippled in both legs, apprenticed in 1903 for five years to a tailor, now earns 9s. a week. Premium, £10, was paid in two sums, second sum at end of 2½ years through C.O.S., who had formerly given considerable help. Said to be satisfactory case, and family said, on good authority, to be respectable; mother "energetic and capable."

NORWICH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Payne and Salter's (Apprenticeship)	206	M.	43	43	Mechanic	5 sons and 1 daughter (4 children under 14)	Cottage	0 6 6 per week	Very clean and com- fortable	Insured in Prudential. Husband in Oddfellows
		M.	45	45	None					
Pendleton's (Apprenticeship)	207	M.	43	43	Fitter	2 sons (single), 3 daughters (1 married)	Cottage	0 4 6 per week	Clean and comfortably furnished	A.O.F.
		M.	43	43	None					
Brigg's (Appren- ticeship)	208	M.	64	64	Labourer	4 sons (2 married), 4 daughters (1 married)	Cottage	0 3 2 per week	Clean, but untidy	Oddfellows (M.U.)
		M.	62	62	None					
Ditto - ditto	209	M.	43	43	Shoemaker	1 son and 7 daughters (2 married)	Cottage	0 4 6 per week	Clean and nicely kept	A.O.F. and Insured in Prudential
		M.	44	44	None					
Ditto - ditto	210	W.	62	42	Needlewoman	3 sons (all single)	Cottage	0 3 6 per week	Neat, clean and comfortably furnished	Nil
Ditto - ditto	211	M.	45	45	Carpenter	5 sons and 1 daughter (aged 19 to 3)	Cottage	0 4 10 per week	Very clean and com- fortable	A.O.F.
		M.	44	44	None					

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NORWICH—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	(See remarks)	Nil	Nil	Nil	Nil	1 10 0 0 4 6 (son's)	Nil	1 14 6	Son, now 17, was apprenticed in 1904 for 5 years to a plumber, and is said to be going on very satisfactorily, earning now 4s. 6d. a week. Premium, £10, paid by charity. Parents appear to be hard working, thrifty people; husband buying house through Oddfellows.
Nil	(See remarks)	Nil	Nil	Nil	Nil	(See remarks) 0 4 6 (son's)	Nil		Son, now 17, was apprenticed in 1905 for 5 years to a firm of organ-builders; earns 4s. 6d. a week; said to be going on satisfactorily, and to like his work. Premium was £15, of which £10 were paid by Trustees and £5 by parents. Appear to be very respectable family. N.B.—Wife refused to state husband's earnings, but said that he gave her 17s. a week for housekeeping.
Nil	(See remarks)	Nil	Nil	Nil	Nil	0 19 0 0 12 0 (daughters') 0 9 0 (son's)	Nil	2 0 0	Son, now 19, was bound in 1902 to a carpenter for 7 years. Now earns 9s. a week. Said to be satisfactory, and parents are very pleased with master. Premium £15, paid in two instalments of £7 10s. Apparently respectable, hard working family. Also recipient of small parish charities—1 cwt. coal and two loaves annually.
Nil	(See remarks)	Nil	Nil	Nil	Nil	1 0 0 0 14 0 (son's) 0 7 0 (daughter's)	Nil	2 1 0	Son, now 20, was bound in 1903 to a plumber for 7 years, and was turning out very satisfactorily—"a steady lad and getting on well." Master said to have taken great interest in him. Now earning 14s. a week. Apparently nice family, very hard working. Also receive small parish charities—1 cwt. coal and 5 loaves annually.
Nil	(See remarks)	Nil	Nil	Nil	Nil	0 1 0 1 1 0 1 0 0 0 8 0 (sons')	0 2 0 (late husband's employers)	2 12 0	Two sons have been assisted by this charity. The elder, now 20, was bound for 7 years in 1902 to a cabinet maker, who in 1905 became bankrupt. Premium was £10, of which half had been paid by the Trustees. He was then turned over to another master who was paid £7 10s. as half of a £15 premium. Apprentice complained that he taught him nothing and left him, and is now earning 20s. a week at making packing cases. Trustees do not appear to have done anything in the case, and are said to have exercised no supervision. The younger son, now 18, bound for 7 years to a carpenter in 1904. Premium £15, paid by Trustees: was doing satisfactorily; said to be "a good steady chap." Earns 8s. a week. Mother also receives small parish doles—2 cwt. coal and 3 loaves at Christmas.
Nil	(See remarks)	Nil	Nil	Nil	Nil	1 10 0 0 12 0 0 8 6 0 7 0 (sons')	Nil	2 17 6	Eldest son, now 19, was apprenticed in 1903 to a gas and electrical engineer for 5 years. Earns 12s. a week. Said to be a good steady fellow, well thought of by master who has done him justice. Spends most of his free time at home modelling. Premium £15, was paid by Trustees in two instalments. Father and younger sons are in A.O.F. and eldest son is about to join. Apparently a respectable, thrifty family. Also recipients of small parish charities—1 cwt. coal and 5 loaves.

LICHFIELD.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.						
Milley's Hospital-	212	S.	68	68	Formerly seamstress	—	1	Nil	Very neat and clean	Nil
Ditto - ditto	213	W.	75	26	Formerly wine and spirit dealer	None - -	1	Nil	Exceptionally clean and comfortable	Late husband was in Odd- fellows
Ditto - ditto	214	W.	71	40	Formerly lodging-house keeper	1 daughter (single)	1	Nil	Very clean and com- fortable	Late husband was in Odd- fellows
Ditto - ditto	215	W.	56	30	Formerly church cleaner, &c.	2 daughters (married)	1	Nil	Very clean and com- fortable	Insured in Prudential
Ditto - ditto	216	W.	78	34	None - -	None -	1	Nil	Very clean and nicely furnished	Nil
Lunn's Almshouses	217	S.	71	71	Formerly cook	—	1	Nil	Fairly clean	Insured in London, Liverpool Victoria
Ditto - ditto	218	W.	74	74	Formerly tripe vendor	4 daughters (all married, 1 a widow)	1	Nil	Very clean and bright	Nil
Ditto - ditto	219	W.	74	74	Hawker	1 son and 3 daughters (all married, 1 a widow)		Nil	Dirty and untidy	Nil

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LICHFIELD.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Lived with mother in the hospital for about 2 years until her death. Was assisted by C.O.S. while out of employment. Elected in-pensioner 2 months ago. Many reliable persons testified to recipient's respectability and general good character, and her statements were fully confirmed.
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Recipient said to have kept a small off-license for 11 years during husband's illness. After his death, which occurred 18 months ago through his clothes catching fire, lived on savings until a month ago, when she was admitted to the hospital. Said, on good authority, to be very respectable.
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Late husband said to have been a carter, earning 21s. a week. After his death, 15 years ago, recipient took in lodgers for 4 years, and has been in hospital for 11 years. Came here as matron, but gave up post 7 years ago owing to ill health. Daughter, 39, parlour-maid, does not assist. Two credible informants believed her to be very respectable.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient's husband, sergeant in Grenadier Guards, died in Lichfield 26 years ago. She maintained herself by church cleaning, &c., until 7 years ago, when she came to hospital as matron, salary £8 per annum. Daughters said to be unable to help. Statements confirmed and character said to be very good by several reliable authorities.
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Husband, hotel keeper, died in 1880. Recipient then let apartments for several years, and failing at this, went as companion to a lady for three years. Has had help from C.O.S., Municipal Pension for three years, and after that Milley's out-pension until admitted to hospital 5 weeks ago. Statements confirmed, and character said to be good by several reliable informants, one of whom stated that late husband was extravagant and given to betting.
Nil	0 4 0 (and 5 cwt. coal annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient said to have been a cook, formerly in service, and latterly temporarily, until one year ago, when she was admitted to the almshouses. Supported parents for some years. Only brother, married, died 30 years ago. Said, on reliable authority, to have been always respectable, and hard working, and her statements confirmed. Also receives Passam's Charity, 2s. 6d., annually.
Nil	0 4 0 (and 5 cwt. coal annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient said to have been married twice. No children by second husband, who did not live with her long. After his death she gave up business and stayed with one or other of her children until 1 year ago, when she was admitted to almshouses. Not considered case for help by C.O.S., as children would do nothing. Said by two reliable informants to be a steady, respectable woman. Also receives Passam's Charity, 2s. 6d., annually.
Nil (see remarks)	0 4 0 (and 5 cwt. coal annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Late husband said to have been a market gardener, making 20s. a week. After his death recipient hawked garden stuff, and until a year ago was in receipt of parish relief (2s. 6d.). Has been in almshouses 9 years. Denied that she received any help except her pension, but at least six reliable authorities stated that she was a notorious beggar, given to drink and obscene language, and it was ascertained from the Police that there were several bad records against her. She has been warned by the Trustees. Also receives Passam's Charity, 2s. 6d., annually.

LICHFIELD—*continued.*

NAME OF CHARITY.	No.	M., S. Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
St. John's Hospital	220	Wr.	63	63	Formerly Painter	2 sons (married), and 5 daugh- ters (3 married)	1	Nil	Fairly clean and tidy	Insured in Prudential
Ditto - ditto	221	S.	88	88	Formerly Horsebreaker	—	1	Nil	Poorly fur- nished and not very clean	Nil
Ditto - ditto	222	S.	67	67	Formerly groom- gardener	—	1	Nil	Barely fur- nished, but clean	Nil
Ditto - ditto	223	S.	64	17	Formerly baker	—	1	Nil	Clean and comfortable	Nil
Ditto - ditto	224	Wr.	65	65	Painter	4 sons (3 married), 2 daughters (married)	1	Nil	Very clean and nice	Oddfellows (M.U.)
Ditto - ditto	225	Wr.	76	8	Formerly shoemaker	None	1	Nil	Clean and comfortably furnished	Nil
Ditto - ditto	226	Wr.	71	51	Formerly haulier	8 sons and 4 daughters (all married)	1	Nil	Fairly clean and com- fortably fur- nished	Post Office Savings Bank

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LICHFIELD—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 7 0 (and a coat annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Said to have lost his wife about 6 years, and, having been ill for a year, had to give up work, and was dependent mainly upon a daughter until admission to hospital, 1 year ago. Children said not to help. Said, on reliable authorities, to have been a great drinker, but respectable now. Statements confirmed.
Nil	0 7 0 (and a coat annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Said to have earned very good money years ago, and to have supported parents for many years. Recipient admitted that he had lived pretty freely, and remarked, "I am sorry to say, if I had been a careful man I should not be here now." Complained of not being comfortable, and said, if he were ill, would prefer workhouse. A reliable authority knew nothing against his character.
Nil	0 7 0 (and a coat annually)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Recipient said to have been 14 years in last situation, at £25 a year, out of which he helped to support mother for some time, leaving on account of employer's death. Stayed with a relative until 6 years ago, when he was admitted to hospital. Never saved. Statements confirmed by 2 reliable informants, who said recipient was very respectable.
Nil	0 7 0 (and a coat annually)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 8 0	Recipient said to have been employed by same firm nearly 16 years. Admitted to hospital 18 months ago. Has lost one eye, and suffers from serotal hernia. Earns a little now by selling tarts at City railway station. Statements confirmed by a reliable authority, who said that recipient had earned plenty of money, a great deal of which he spent on drink.
Nil	0 7 0 (and a coat annually)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 8 0	Recipient said to have worked for one employer 20 years. Lost wife 5 years ago, and just about same time broke his ribs through falling from a ladder, and had been unable to do much since. Picks up casual job now and then. Sight of right eye gone. Supported by two sons until 9 months ago, when he was admitted to hospital. Statements confirmed and recipient said to have been always respectable, steady, and hard working by two credible informants.
Nil	0 7 0 and a coat annually	Nil	Nil	Nil	Nil	0 3 6	Nil	0 10 6	Recipient brought from Stafford by master of the hospital 8 years ago. Said to have had to give up trade on account of introduction of machinery, and now does a little gardening for local resident. Not very well known in Lichfield, but master said character was excellent, and he was spoken well of by present employer.
Nil	0 7 0 and a coat annually	Nil	Nil	Nil	Nil	Nil	Nil	7 0	Recipient began life as a blacksmith and was successively farm labourer, policeman, shepherd, farm bailiff, gardener, and finally haulier on own account. Prospered and saved a little money, and still has a few pounds in P.O. Savings Bank. Has been in hospital 9 months. Has 3 sons in police force—44, inspector; 47, sergeant; and 35, constable; another son, 42, is a cathedral cleaner, 27s. a week; another, 45, successful as a local publican; another, 39, has a good business as haulier and coal salesman; and another, 32, is a butler. All the children, with one exception, are doing well, and none are said to assist father. Recipient stated by 4 credible informants, who fully confirmed his statements, to have been always respectable honest, and hard working.

LICHFIELD—continued.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Milley's Pension -	227	W.	64	64	Formerly laundress	None - -	Cottage (2)	0 2 6 per week	Fairly clean	Late husband in A.O.F. Insured in Prudential
Ditto - ditto	228	W	75	60	Formerly charwoman	2 sons (1 married), 1 daughter (married)	Cottage (4)	0 3 6 per week	Rather dirty	Oddfellows (sons and late husband) Insured in Royal Liver
Ditto - ditto	229	W.	74	55	Postmistress	2 sons (1 married), 1 daughter (single)	House and shop (5)	16 0 0 per annum paid monthly and rates 4 0 0	Very nice and clean	Insured in Prudential
Municipal Pension	230	S.	69	40	Formerly Cook and housekeeper	—	Cottage (3)	0 3 0 per week	Very clean and well furnished	Nil
Ditto - ditto	231	{ M. M.	77 76	77 76	Labourer - None	1 son and 1 daughter (both married)	Cottage (2)	0 3 0 per week	Very clean -	Oddfellows (Grand United)
Lowe's Pension -	232	{ M. M.	81 67	36 36	Formerly labourer Formerly charwoman	None - -	Cottage (2)	0 3 0 per week	Very dirty and untidy	Oddfellows (Leeds Unity)
Ditto - ditto	233	{ M. M.	73 75	73 75	Formerly butler Formerly laundress	2 daughters (1 married, the other a widow)	Cottage (2)	0 2 6 per week	Very clean, poorly fur- nished	Oddfellows (M.U.)

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LICHFIELD—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 3 (and doles)	Nil	Nil	Nil	Nil	Nil	Nil	0 6 3	Late husband said to have been a lalcnier earning 15s. a week, invalid 2 years, and died 5 years ago, and recipient supported herself by laundry work. In receipt of pension 1 year. Very stout and suffers from double hernia. Statements confirmed, and recipient said to be very respectable by 3 reliable informants. Doles, Passam's Charity. 2s. 6d.; Wakefield's, 3s.; Henry Smith's (Hannel).
Nil	0 7 0	Nil	Nil	Nil	Nil	0 15 0 (son's) 0 5 0 (grand-son's)	Nil	1 7 0	Recipient stated that after husband's death, 18 years ago, she supported self and children, and brought up illegitimate grandson from age of 2 by earnings as charwoman and school cleaner about 11s. a week. Single son, 36, labourer, and grandson (mother dead), 16, labourer, live with her. Married son, 38, bricklayer, gives her 1s. occasionally. Grandson, in poor health, has been assisted by C.O.S. and Lowe's Charity. Statements confirmed by 5 reliable authorities who said that recipient was most respectable and hard working, and had been dragged down by intemperate habits of late husband and single son.
Nil	0 6 3	Nil	Nil	Nil	Nil	0 7 0 0 2 0 (shop) 1 0 (son's)	Nil	1 15 3	Recipient has been at present address 13 years, where she is said to earn 7s. a week as post-mistress, and to take 2s. a week from small shop (sweets, &c.). Has been in receipt of pension 4 years. Single son, 42, postman, and only daughter, 35, live with her. Daughter said to assist in business and house work. Recipient said, on reliable authorities, to be very respectable and hard working. Statements confirmed.
Nil	0 3 0 (in winter 5s.)	Nil	Nil	Nil	Nil	Nil	0 6 0	0 9 0	Recipient's single sister (deceased 3 years) formerly lived with her, and they were assisted from 1896 to 1900 by C.O.S. This sister was for many years housekeeper to an uncle who promised at his death to leave them independent, but failed to do so. He left them a house well furnished, but no income. House was eventually sold, and recipient has 6s. weekly from invested sale money. Well-known to many local residents of standing, several of whom confirmed her statements and testified to her great respectability.
Nil	0 5 0 (and dole)	Nil	Nil	Nil	Nil	0 1 0 0 1 0	Nil	0 7 0	Recipient stated that he had been unable to do regular work for 2 years, but still did a casual job, earning on average 1s. a week, and wife earned about the same selling ginger beer. She used to work in the fields some years ago. Children said to be unable to help. Two reliable authorities, one of whom employed him occasionally in garden, said they were "a very nice old couple," and the man steady and hard working. Has had pension 18 months; also Wakefield's Charity, 2s. 6d.
Nil	0 6 0 (and dole)	Nil	Nil	Nil	Nil	Nil	0 4 0 (old employers)	0 10 0	Recipient said to have been employed in a local brewery for 30 years; had to cease work 6 years ago through bad fall, and now received 4s. a week from late employers for long service. Wife's face smashed in by an accident 13 years ago. Has had pension 6 years. Rent owing 17s. 6d. Also Stanley's Charity, boots biennially.
Nil	0 6 0 (and dole)	Nil	0 2 6	Nil	Nil	Nil	Nil	0 8 6	Recipient said to have been 14 years with last employer, who at his death left him £10. With a former employer 27 years. Very much crippled with rheumatism, and wife's eyesight failing. Children said to be unable to help. Has had pension 3 years. Statements confirmed by four credible authorities, who said that recipient was a man of very good character who had worked hard for many years on very small pay. Also Passam's Charity. 2s. 6d.

LICHFIELD—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Lowe's Pension	234	Wr.	89	61	Gardener	1 son (married)	1	£ s. d. 0 2 6 per week	Clean and tidy	Nil
Mucklestone's Pension	235	S.	69	69	Dressmaker	—	House (4)	18 0 0 per ann., paid q'rly	Well fur- nished, clean and comfort- able	Nil
Ditto - ditto	236	S.	61	61	Lets apart- ments	—	House (4)	18 0 0 per ann., paid q'rly	Very clean and comfort- able	Nil
Municipal Grant	237 {	M. M.	32 36	20 20	Labourer - None	3 sons (all under 14)	Cottage (5)	0 4 0 per week	Clean and neat	Nil
Ditto - ditto	238 {	M. M.	42 35	42 35	Bricklayer's labourer None	1 daughter	Cottage (2)	0 3 0 per week	Unclean and untidy.	Insured in Royal Liver
Ditto - ditto	239	W.	62	62	Newsagent	2 sons (1 married)	House and shop	30 0 0 per annum and rates 10 0 0	Well furn- ished, and fairly clean.	Nil
S. Michael's (Bayley's, Simp- son's, Gregory's, Henry Smith's, etc.)	240	W.	73	47	Lets lodg'ings	None - -	Cottage (4)	0 2 6 per week	Very clean, and com- fortable.	Insured in Prudential
Ditto - ditto	241 {	M. M.	75 74	3 3	Formerly wheelwright None	2 sons (one widower, the other single), 2 daughters (1 married)	Cottage (3)	0 2 9 per week	Very clean and tidy	Nil

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LICHFIELD—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 0	Nil	Nil	Nil	Nil	0 1 0	Nil	0 7 0	Recipient stated that he formerly earned 18s. a week, but on his wife's death, 8 years ago, gave up regular work and went to live with son, 56, gardener, who has now gone away and has promised to send him a little help. Earns now on average about 1s. a week. Very deaf. Had 8 children originally. Has enjoyed pension 16 years. Statements confirmed by 3 trustworthy informants, who said recipient was a very respectable old man, who had worked hard.
Nil	0 4 6	Nil	Nil	Nil	Nil	0 5 0 (self and niece's) 1 0 0 (nephew's)	Nil	1 9 6	Said to have supported mother for many years, and taken charge of orphaned nephew and niece, who still live with her, from early age. Nephew, single, 26, solicitor's clerk, bears excellent character, and niece, 39, dress-maker, is assisted in her work by recipient. Has had pension 4 years. Statements confirmed by 3 reliable authorities, who spoke in the highest terms of recipient's character.
Nil	0 4 0	Nil	Nil	Nil	Nil	0 15 0	Nil	0 19 0	Recipient, who is now in very bad health, is said to have been a housekeeper nearly all her life, living 17 years with last employer. Has received pension for three years. Several reliable informants—one a clergyman who lodges with her—said that she was very hard working and of excellent character.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 18 0	0 3 0 (lodger)	1 1 0	Recipient said to have received dole (5s.), towards travelling expenses to Birmingham General Hospital for an operation for stricture. In constant work. A lodger pays 3s. a week. Said by two reliable authorities to be very respectable, but help unnecessary in this case.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 18 0	Nil	0 18 0	Wife, suffering from tuberculosis in right leg, and said to be unable to walk for 18 months, was granted 10s. for cab fare, etc., to Birmingham General Hospital. Lungs also said to be diseased, and recipient keeps her bed. Only child, 14, imbecile, said to be becoming dangerous to other children in street. A little help in kind from Church. Statements confirmed and character said to be good by three reliable informants, one of whom, however, said that wife had some savings and dole need not have been given.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	3 0 0	1 0 0 (lodgers)	4 0 0	Recipient and single son carry on business together. Takings are said to be larger in the winter, but profits not more than 5 per cent. She also lets apartments and from this source average is said to be 20s. a week. 10s. granted from Municipal Fund towards obtaining a surgical appliance which cost 15s. Married son made up the rest of amount. On reliable authorities said to be very respectable—son steady, but not enterprising. Recipient often in bad health and had to live "from hand to mouth" owing to want of capital and printing plant. Late husband injured business prospects by engaging too actively in politics.
0 3 0 0 3 0 (sister's)	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0	Nil	0 11 0	Recipient stated that husband died 17 years ago, and she and sister had had out-relief (3s. each) for past 15 years. Used to have Wakefield's Charity until she went on the rates. Said by four reliable informants to be very respectable. Doles, 2s. 6d., 3 yards flannel; also Passam's Charity, 3s. Sister has Passam's and flannel.
0 4 0 0 3 6 (single son's)	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 6	Husband, wife, and single son have recently moved into S. Mary's Parish. Husband, semi-paralysed, and single son, 45, shockingly deformed and half blind from birth, both receive parish relief. Wife very delicate. Widowed daughter, 54, living away with brother, also paralysed. Family little known in Lichfield. Three credible informants said there was nothing against character. Neighbours treat them kindly and respect them. Doles, about 1s. a week for short time; 2s. and flannel for wife.

LICHFIELD—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
S. Michael's - (Bayley's, etc.)	242	Wr.	77	77	Formerly painter	2 sons and 1 daughter (all married)	Cottage (2)	0 3 3 per week	Fairly clean, but very poor	Nil
Ditto - ditto	243	W.	84	84	None - -	2 sons (married)	Cottage (5)	0 4 9 per week	Very clean	Insured in Prudential
Ditto - ditto	244	Wr.	75	75	Formerly well-sinker	2 sons (1 married), 5 daughters (4 married)	Cottage (4)	0 3 6 per week	Very clean and comfort- able	Insured in Prudential
S. Mary's (Robinson's)	245	M.	76	15	Formerly labourer	None - -	Cottage (3)	0 2 6 per week	Fairly clean	Nil
		M.	74	15	Laundress					
Ditto - ditto	246	M.	78	76	Gardener (jobbing)	1 son and 1 daughter (both married)	Cottage (3)	0 3 6 per week	Very neat, clean and comfortable	Nil
		M.	76	76	Laundress					
Ditto - ditto	247	W.	60	50	Caretaker of County Court Offices	3 sons (2 married), 3 daughters (1 married)	3	Nil	Very clean and comfort- able	Nil
Ditto - ditto	248	W.	74	33	Lodging-house keeper	3 sons (1 married)	House (5) and shop	0 5 10 per week	Exceptionally clean	Insured in Prudential

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LICHFIELD--*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 5 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient said he had been twice married and lost second wife a few months ago. Children are by first wife, and are said never to have helped. Fell from ladder 6 years ago, broke both legs, unable to work since. Grumbled at not getting more parish relief. Said he "had buried 6 children and 2 wives." Three reliable informants confirmed recipient's statements and said he begged and drank all he could get. Doles, 10s. and 5s.
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	1 4 0 (grand-son's)	Nil	1 8 0	Recipient said to have been twice married. Two sons, married, survive out of 4 children, but do not assist. Lives with grandson, 30, married, bricklayer's labourer, 6 children. Appears to be well cared for. On three good authorities said to be a respectable woman, who had always worked hard. Doles, 1s. three or four times a year.
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0 (daughter's)	Nil	0 13 6	Recipient lives with single daughter, who has small wardrobe business. Said to suffer much from ague as result of former occupation. Unable to work for 14 years, had parish relief 10 years. Single son said to drink a great deal, and no children except single daughter ever assisted. Said on three good authorities, who confirmed statements, to be a man of very good character and formerly a hard worker. Doles, 1s. now and then.
0 7 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 9 0	Recipient and wife have been in Lichfield 15 years, and were having out-relief when they came. Both said to be in bad health, but appear very well. Said parish relief was "not enough to keep body and soul together." Brother, married, 67, said to be well off, sends 5s. once a year. Several reliable informants stated that recipient was a beggar, and one said that he "made a good bit" by this means. Dole, $\frac{1}{2}$ ton coal biennially.
Nil	Doles (see remarks)	(See remarks)	Nil	Nil	Nil	0 5 0	Nil	0 6 0	Wife was school cleaner at 5s. a week until 11 years ago. A married son died three years ago, and she kept widow and 4 children for some time--widow now in service and children in homes. Also reared an illegitimate child of a daughter who committed suicide. Statements confirmed by three trustworthy informants, who said these were most respectable, hard working people, very poor, but not altogether through their own fault. Doles, $\frac{1}{2}$ ton coal biennially; 1s. ticket from Church now and then.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 4 0 0 10 0 (son's)	Nil	0 14 0	Recipient stated that late husband was tailor to Warwickshire Police Force, earning 26s. a week. For some years after his death she was supported by sons and single sister. Married sons recently emigrated, promised to send help when settled. Single daughters keep home for their aunt, an invalid (recipient's single sister). Did not know full earnings of single son, who lives with her, but he gives her 10s. a week. Statements confirmed by four credible informants, who testified to recipient's high character. Dole, 10s., in lieu of coal biennially.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 17 0 0 15 0 (son's)	Nil	1 12 0	One single son, 37, hostler, lives with recipient and gives her 8s. weekly out of earnings. Other single son, 39, labourer, does not help. Business said to be much deteriorated through competition. Recipient suffers from varicose veins, and getting past work. Statements confirmed by four reliable authorities, who said that recipient was a very respectable, hard working old woman, whose sons had not treated her well. Dole, $\frac{1}{2}$ -ton coal biennially.

LICHFIELD—*continued.*

NAME OF CHARITY.	No.	M., S. W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years				£ s. d.		
S. Mary's (Robinson's)	249	{ M. M.	77 67	77 67	Formerly scaffolder Formerly laundress	3 sons and 5 daughters (all married)	Cottage (2)	0 1 6 per week	Very clean and neat	Nil
St. Mary's (Robin- son's) and Slaney's	250	{ M. M.	68 60	68 60	Tailor - - Charwoman	6 sons (1 married) 4 daughters	Cottage (7)	0 4 6 per week	Very dirty and untidy	Amalgamated Tailors' Society. Insured in Prudential
Lowe's - - -	251	{ M. M.	78 68	78 68	Formerly gardener Charwoman	3 sons and 4 daughters (all married)	Cottage (2)	0 2 6 per week	Clean and nicely kept	A.O.F.
Ditto - - -	252	{ M. M.	70 66	70 66	Shoemaker - None	2 sons and 9 daughters (all married)	Cottage (3)	0 4 0 per week	Very clean and bright	Insured in Prudential
Wakefield's - -	253	{ M. M.	57 49	57 19	Flumber - None	1 son and 2 daughters, (all single) 1 under 14	Cottage (5)	0 4 6 per week	Exceedingly clean and comfortable	Insured in Prudential
Ditto - - -	254	{ M. M.	37 36	9 9	Compositor - Charwoman	3 sons and 4 daughters (all under 14)	Cottage (5)	0 5 0 per week	Dirty and untidy	Nil
Wakefield's and Passam's	255	W.	57	57	Laundress -	1 daughter (married)	House	14 0 0 per annum and rates.	Scrupulously clean and neat	Insured in Prudential

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LICHFIELD—continued.

WEEKLY INCOME									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 6 0	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Husband was formerly in Marines; said to have been discharged with "very good" character, 40 years ago (but discharge papers said to have been burnt). No pension. Children said not to help. According to several trustworthy authorities, husband and wife are said to be intemperate, the former lazy, and in habit of begging, and the latter of doubtful moral character. Dole, $\frac{1}{2}$ -ton coal biennially.
Nil	Doles (see remarks)	Nil	0 5 0 (temporary)	Nil	Nil	Nil 0 3 0 0 13 0 0 7 0 (2 sons')	Nil	1 8 0	Recipient said to have been out of work for 12 months on account of bad health. No help had been given by children, except those living at home. Recipient acknowledged that he had been a fool by giving way to drink. Statements confirmed by four credible informants, who said recipient was a good workman, but had ruined himself and dragged down family through intemperate habits. Doles, $\frac{1}{2}$ ton coal and 1 pair boots (Slaney's Charity) biennially.
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 2 6	Nil	0 6 6	Recipient began to receive out-relief 1 year ago, when he became unable to work through illness. Wife still does a little charing. 3s. of the parish relief is paid by sons; rest of children give no help. Recipient said "they did not like to trouble them as long as the wife could earn a bit." Said on three reliable authorities, who confirmed statements to have been always respectable and hard working. Doles, hat and coat, 7s., and 1 ton coal biennially.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 7 0 (daughter's)	0 7 0 (army pension)	0 14 0	Recipient discharged from army 29 years ago, character "very good" (according to parchment). Owing to accident to left eye 3 years ago cannot do much work. Said to have had 17 children, of whom 11 survive. A single son, who was in army through late war, died in India a year ago. None of the children have helped except a daughter, who sends 4s. once a year. Statements confirmed, and recipient said to be very steady and respectable by four responsible informants. Doles, hat and coat, 7s., and 1 ton coal biennially.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 7 0 0 13 0 (son's)	Nil	2 5 0	Recipient has been married twice; single son by first wife, 29, plumber, lives at home; daughter, 17, in service, supports self; youngest daughter, 11, lives at home. Recipient and wife said to be almost teetotalers. Statements confirmed by several reliable persons, who said these people were exceedingly respectable and hard working, and stood in no need of charitable help. Dole, 3s.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 7 0 0 1 6	Nil	1 8 6	Recipient said to be unable to get into a club on account of being by his calling in danger of lead-poisoning, from which he has suffered several times. Wife, who is said to keep a mission-room very clean, appears to be a very grubby woman herself, and was said to be a bad manager by one of three credible informants, who stated that the family were very respectable people, and in no need of charitable assistance. Dole, 3s.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 5 0	Nil	1 5 0	Recipient since husband's death, 33 years ago, has conducted, with her widowed sister, what is said to be the best laundry in the City, and when business was much better, used to employ a couple of women. Recipient did not know whereabouts of daughter, who is separated from husband. Three reliable informants said that recipient and sister were well known in Lichfield as hard-working and eminently respectable, but expressed surprise that they should be receiving charity. Doles for last 30 years, Wakefield's, 3s.; Passam's, 3s. Also sister, Passam's, 3s.

LICHFIELD—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Hinton's and Wakefield's	256	M	38	38	Labourer	3 sons and 3 daughters (all, except one, under 14 years)	Cottage (3)	£ s. d. 0 2 9 per week	Dirty and uncomfortable	Nil
		M	40	40	Laundress					
Ditto ditto	257	M	52	16	Fish hawker	1 son and 1 daughter (both under 14)	Cottage (2)	0 2 6 per week	Dirty and wretched	Insured in Prudential
		M	31	16	Charwoman					
Slaney's	258	M	55	30	Labourer	3 sons (2 married), 5 daughters (1 married)	Cottage (3)	0 3 0 per week	Very poor, but clean and tidy	Nil
		M	51	30	Charwoman					
Passam's and Henry Smith's	259	W.	72	60	Formerly laundress	3 sons (2 married), 2 daughters (married)	House (5) and shop	20 0 0 p. ann. paid qrtly.	Clean and well furnished	Late husband in Odd-fellows; insured in Prudential
Ditto ditto	260	W.	84	52	Formerly laundress	1 son (married).	Cottage (2)	0 2 3 per week	Very poor, but fairly clean	Nil

COVENTRY.

Bond's Hospital	261	Wr.	84	79	Formerly weaver	None	1	Nil	Fairly clean	Nil
Ditto ditto	262	Wr.	84	70	Formerly gardener	4 sons and 1 daughter (all married)	1	Nil	Clean and comfortable	Nil

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LICHFIELD—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 0 0 0 2 0	Nil	1 2 0	Recipient said to have had much sickness during married life—15 years. Husband said to have been frequently out of work. 15 months ago wife had three children, two of whom died; and 6 months ago, twins, both living. Husband has had Wakefield's charity three times, and wife Hinton's once. According to three credible authorities husband is fonder of drink than work. Doles, Hinton's, 5s.; Wakefield's, 3s.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 12 0 0 3 0	Nil	0 15 0	Recipients' home situated in notoriously bad quarter. Wife suffers from epilepsy. Husband said to have been at one time independent, but lost money through unwise speculations; now hawks fish, and said on reliable authority to do very well. Earnings, probably understated. A little rent owing. Said by credible informants to be given to drink, but not so bad as the rest of the court. Doles, Hinton's, 5s.; Wakefield's, 3s.
0 3 0 and 3 loaves	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 2 0	Nil	0 5 0	Recipient, who has lost part of right arm, said to have been out of work and had parish relief for 3 months on account of asthma. "Not a halfpenny do my children give me." Youngest son, 17, known to police as a thief and vagabond. Two youngest children, 13 and 2, living at home. Stated by three reliable persons to be an unsatisfactory family, and recipient lazy, a cadger and a drunkard. Dole, 1 pair boots biennially.
0 3 0	Doles (See remarks)	Nil	Nil	0 2 0	Nil	1 5 0	0 3 6 (lodger)	1 13 6	Recipient stated that after her husband's death 13 years ago she and a daughter (then single) maintained themselves by laundry work, earning 22s. a week. Daughter was married 8 years ago, and she still lived with her and her husband, a greengrocer, taking 25s. a week at his business. Two married sons send her 1s. each weekly. Single son is said to be a "loafer." Stated on good authority to be respectable. Doles, Passam's, 3s.; and Henry Smith's, 3 yards flannel biennially.
0 4 0	Doles (See remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient, very infirm, suffering from heart disease. Said to have earned 5s. a week up to 2 years ago. Only son, 61, married, tram-driver, sends 5s. or so occasionally. Statements confirmed by 4 reliable persons, who said she was quiet and respectable and had worked hard. Doles, Passam's, 3s.; Henry Smith's, 3 yards flannel biennially; 1s. ticket from Church monthly.

COVENTRY.

Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient, who is nearly blind, has been in the hospital 11 years. Supported himself by gardening for 2 years before admission. Has an adopted daughter, married, 11 children, who helps him occasionally in kind. Up to 5 years ago had some savings in Coventry Savings Bank—gradually drawn out. Statements confirmed, and character said to be good by several reliable informants.
Nil	0 6 0	Nil	Nil	0 2 0	Nil	Nil	Nil	0 8 0	Recipient, formerly earning 21s. a week, was admitted to hospital 11 years ago. Four sons allow him 6d. a week each. Worked for last employer 9 years, and gave up on account of failing eyesight. Statements confirmed, and recipient said on good authority to have always been steady, hard working and respectable.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Bond's Hospital .	263	Wr.	77	72	Formerly watchmaker	1 son (married)	1	Nil	Clean and well furnished	Insured in Prudential
Ditto - ditto	264	Wr.	73	60	Formerly carter	3 sons (1 married) and 2 daughters (married)	1	Nil	Very clean and com- fortably furnished	A.O.F.
Ford's Hospital -	265	W.	74	70	Formerly watch polisher	3 sons and 3 daughters (all married)	1	Nil	Very clean and com- fortable	Late husband was in Odd- fellows
Ditto - ditto	266	W.	77	77	Formerly charwoman	1 son and 3 daughters (all married), 1 a widow	1	Nil	Clean and comfortably furnished	Nil
Ditto - ditto	267	W.	74	54	None - -	2 daughters (both married)	1	Nil	Clean and well furnished	Late husband in Odd- fellows; Burial Society
Ditto - ditto	268	W.	85	21	None - -	None - -	1	Nil	Clean and poorly fur- nished	Insured in Prudential. Late husband in Oddfellows
Ditto - ditto	269	W.	78	78	Formerly housekeeper	None - -	1	Nil	Exceptionally clean and comfortable	Insured in Prudential. Late husband in A.O.F.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 0 0 4 0	Nil	Nil	Nil	Nil	0 2 0	Nil	0 12 0	Recipient only 5 months in hospital, receives 4s. weekly as a Freeman, and earns 2s. as bathchair-man. Years ago had a little business of his own, and, being unsuccessful, took work in various places as journeyman. From 1865 to 1890 he was verger at S. John's Church at 5s. a week, carrying on his trade at the same time. Several reliable authorities confirmed his statements, and said that he was good, steady, and "a very worthy man."
Nil	0 6 0	Ni	0 5 0	Nil	Nil	Nil	Nil	0 11 0	Recipient, who was admitted to the hospital 2½ years ago, was for 40 years employed by one firm, and afterwards by the Corporation for 8 years. Has been in A.O.F. since the age of 25. None of the children appear to have assisted, and the single sons are not in permanent employment. His statements were confirmed by three reliable authorities, and he was said to be very respectable and hardworking, but formerly troubled with an intemperate wife.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient formerly assisted husband, who was a watchmaker, earning about 20s. a week. The latter was an invalid for 7 years before his death, and the couple lived on help from children and club money. After his death recipient supported herself by shirtmaking, with a little help from eldest son. None of the children are in good position now, and are said to be unable to assist. Admitted to hospital 14 months ago. Recipient said to be highly respectable, and her statements confirmed by three credible informants.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient, originally a weaver, and after husband's death (40 years ago) charwoman, has been in hospital 6 months. Was a Ford's out-pensioner for 12 months, and earned 4s. 6d. weekly for cleaning a Mission Chapel. Children do not seem to have helped. Three reliable authorities confirmed her story, and said she was a worthy old woman who had worked hard.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient's husband, a watchmaker, earning 20s. a week, was accidentally drowned 14 years ago, and soon after she lost 2 sons. One was married, and she brought up his children till the widow was re-married. After husband's death she kept a lodging-house, and, later, went as housekeeper to a gentleman. Was admitted to hospital about 3 years ago. Her statements are said to be true, and her character very good, by three reliable persons.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient, who has been 9 years in hospital, supported herself by charing after her husband's death (19 years ago). He was a superannuated prison warder, and also had an Army pension, and died suddenly. She had Ford's out-pension for a few months before admission. Said to be very respectable by three responsible persons, who confirmed her statements.
Ni	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient, who has been twice married, but had no children, has been 2 years in the hospital and enjoyed Ford's out-pension for 2 years before. Second husband said he could not keep her, and she took a situation where she remained till admission to hospital. In 1900 a sister died leaving her a little money, which she banked and eked out over 4 years. Statements confirmed, and recipient said to be very respectable, by three reliable informants.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Ford's Hospital -	270	S.	78	78	Formerly silk winder	None - -	1	Nil	Very clean and comfort- able	Burial Society
Bond's Out-pension	271 {	M.	74	49	Gardener -	None - -	Cottage (2)	0 2 6 per week	Clean and well kept	"British Workman" Burial Club
		M.	66	49	None					
Ditto - ditto	272	Wr.	75	75	Formerly watch finisher	1 son (single), 4 daughters (married)	1	0 2 6 per week	Clean and comfortable	Insured in Prudential
Ditto - ditto	273 {	M.	71	71	Formerly Engineer	3 sons (single),	Cottage (3)	0 3 9 per week	Dirty and untidy	Insured in Prudential
		M.	67	67	Charwoman	2 daughters (married)				
Ford's Out-pension	274	W.	81	45	Formerly laundress	1 son (married)	Cottage (2)	0 2 6 per week	Poor, but fairly clean	Nil
Ditto - ditto	275	W.	75	75	None - -	2 sons (one married and one widower), 1 daughter (single)	Cottage (5)	0 5 1 per week	Very clean and bright	Burial Society; late husband in Oddfellows
Ditto - ditto	276	W.	80	80	Formerly charwoman	None - -	Cottage (2)	0 3 0 per week	Very clean and com- fortably fur- nished	Nil
General Charities (Sir Thos. White's Pension)	277	Wr.	75	55	Formerly gardener	1 son (married)	House and shop	30 0 0 per ann. and rates	Very comfort- able	Insured in Prudential
Ditt - ditto	278 {	M.	76	76	Formerly watchmaker	1 son (married)	Cottage (2)	0 3 0 per week	Clean and comfortably furnished	Oddfellows (Nottingham)
		M.	72	72	None					

COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient's father died at an early age, leaving 5 young children. Mother died 34 years ago, and recipient's 4 brothers some time ago. Up to 8 years ago, when she was admitted to the hospital, she supported herself by her trade. Has been delicate, but health has lately improved. Statements confirmed by 4 credible persons, who said recipient was very respectable and had had a hard struggle.
Nil	0 6 0	Nil	Nil	Nil	Nil	0 8 0	Nil	0 14 0	Recipient is now employed as gardener at Bond's and Ford's Hospitals. He had two married daughters, both deceased. According to 3 good authorities he has always borne an excellent character, and is said to be "one of the best types of old Coventry men." Has received pension for last 4 years.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient stated that he was 57 years at his trade and at one time earned 30s. and upwards. Had a great deal of expense with his children—originally 7. Single son will not assist. Has received pension for 3 years. Two reliable informants said he was very respectable.
Nil	0 6 0 0 2 6 (Moore's Charity)	Nil	Nil	0 2 6	Nil	Nil 0 3 0	Nil	0 14 0	Recipient, formerly in 9th Foot Regiment, was discharged in 1857 without pension; said to have had a bad fall 20 years ago and is now a cripple. Single, son 21, butcher, pays 2s. 6d. a week for bedroom. Other sons said to give no help. Recipient also has had Moore's Charity, 10s. a month for 10 years, and Swillington's, $\frac{1}{2}$ ton coal annually, several times. Four reliable authorities spoke unfavourably of his character as a notorious beggar, unthrifty, and fond of drink. Trades on his affliction. Has had Bond's Pension 3 months.
Nil	0 4 0	Nil	Nil	0 2 6	Nil	Nil	Nil	0 6 6	Recipient, left a widow 11 years with 4 children (of whom only one survives) supported herself by laundry work up to 4 years ago, when she began to receive the Charity. Son, married, 43, cycle hand, 6 children, pays her rent. In bad health, lives alone, but an old lady stays with her at night. Statements confirmed and recipient said to be very respectable by three trustworthy informants.
Nil	0 4 0	Nil	Nil	0 1 0	Nil	Nil 0 5 0 (daughter's)	0 9 6 (lodger) (including board)	0 19 6	Recipient, who was a weaver before marriage, lost her husband 9 years ago and has since been supported by children. Single daughter, 50, watch polisher, lives with her, and married son, 37, watchmaker, allows her 1s. a week. Has received Ford's Pension 3 years. Statements confirmed and recipient said to be very respectable by two reliable persons.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil 0 8 0 (niece's)	Nil	0 12 0	Recipient's husband, plasterer, earning 25s. a week, died 14 years ago. She then supported herself by charing until about 10 years ago. Niece, single, 50, ribbon hand, has lived with her from infancy, and they subsist on combined income. Has received Ford's Pension 7 years. Statements confirmed, and character said to be very good by two reliable authorities.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil 1 10 0 (son's)	Nil 0 16 0 (shop)	2 12 0	Recipient resides with married son, 48, carpenter, whose daughter manages small general shop (only opened 16 months ago). Recipient has had pension for 1 year, and retains it for private needs, and for the rest is supported by son. Gave up work about 2 years ago. Statements confirmed, and recipient said to be very respectable, by two trustworthy informants.
Nil	0 6 0	Nil	0 2 6	0 1 0	Nil	Nil	Nil	0 9 6	Recipient was employed by one firm of watch-makers for over 40 years, and had to give up work through eyesight failing. Three children died young. Surviving son, married, 42, cycle hand, 4 children, allows parents 1s. a week. Wife is an invalid. Recipient has had pension 2 years. Statements confirmed and recipient said to be quiet, steady and respectable by three reliable authorities.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Charities (pension)	279	M. M.	94 75	30 75	Formerly shoemaker None - -	None (see remarks)	Cottage (3)	0 3 0 per week	Clean - -	Nil
Ditto - ditto	280	M. M.	71 62	71 62	Formerly watch-jeweller Formerly laundress	3 sons (2 married)	Cottage (5)	0 5 0 per week	Very clean and comfortable	Slate Club
Ditto - ditto	281	W.	77	77	None - -	1 son (married)	House ½(5)	0 6 6 per week	Clean, con- fortable, and well fur- nished	Burial Society; husband was in Odd- fellows (Nott.)
Ditto - ditto	282	S.	71	71	Shop-keeper -	—	House and shop	0 6 3 per week	Very clean and comfort- able	Burial Society
Spencer's Pension	283	W.	79	79	None - -	4 sons and 1 daughter (all married)	House and shop	Nil	Very clean and well furnished	Nil
Ditto - ditto	284	W.	80	30	Formerly dressmaker	2 daughters (one married)	Cottage (4)	0 4 9 per week	Clean and comfortable	Burial Soci- ety; Post Office Sav- ings Bank

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COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient was originally a surgeon, but about 57 years ago he was convicted of administering drugs for an illegal purpose and sentenced to a term of penal servitude. While in prison he learned shoemaking, and on coming out of prison turned his knowledge to practical account as a means of living in London, Leeds and Sheffield, and came to Coventry 30 years ago. He has been twice married and had 9 children by first wife, but they are supposed to be dead. Worked at his trade up to 5 years ago. Only source of income now said to be his pension, but it is probable that he picks up a few shillings by prescribing in a small way. Has enjoyed pension for last 6 years. Statements confirmed, and recipient said to have been always an excellent workman and a quiet, respectable old man.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil 0 18 0 (son's)	Nil	1 4 0	Recipient has been out of work for 1 year owing to cataract. Also suffers from double hernia and bronchitis. Single son, 28, cycle hand, lives at home and helps parents. Son was ill early this year and father received temporary grant (£2) until elected to pension 5 months ago. Assistance (£1 2s. 6d.) was also given by voluntary charities. Wife is an invalid. Statements confirmed by four reliable informants, who said that wife was formerly very hard working, but husband had given way to drink and betting a great deal.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil 1 3 0 (son's)	Nil	1 8 0	Recipient had to nurse husband for 2 years before his death (6 years ago), and was supported during that time by his club money and son's assistance. She still lives with son, now married, 50, watchmaker, no children, contributing her pension, which she has had 18 months, to family budget. Statements confirmed, and recipient said to be very quiet and respectable by 2 reliable authorities.
Nil	0 5 0	Nil	Nil	Nil	Nil	1 10 0 (shop)	0 7 0 (lodgers)	2 2 0	Recipient's only brother, single, watchmaker, lived with her until his death (11 years ago). She now has 2 lodgers, each paying 3s. 6d. a week. The gross returns from her little business only average 30s. a week, but she says she is glad of the small profits. She suffers from weak heart, and is obliged to pay 3s. a week for help in housework. Statements confirmed by 3 credible informants, who said recipient was a good, quiet, hard working woman.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil 3 0 0 (shop)	Nil 0 6 0 (rent)	3 12 0	Recipient's late husband was a coachbuilder on his own account, and did very well, but had a heavy loss by a fire 30 years ago. He died 5 years later, and the sons, who were far from steady, and fond of drink, muddled the business away. She resides with eldest son, married, 53, coach painter, no children. He has been out of work for 5 months. He is owner of the house in which they live, and receives 6s. a week rent from other property, and the wife is said to take £3 a week in a small tobacco and sweet business. Recipient's statements were confirmed, and she was said to be very respectable by 3 trustworthy informants.
Nil	0 6 0	0 2 0 (private)	Nil	Nil	Nil	Nil	0 2 0 (lodger)	0 10 0	After husband's death (35 years ago) recipient and single daughter lived together on their earnings as dressmaker and weaver respectively. Daughter, now 56, left work 5 years ago to look after mother, who is quite helpless. Recipient's sister, also a Spencer pensioner, lives with them, paying 2s. a week rent. Two benevolent persons have allowed them 1s. each for the last 3 or 4 years. Daughter has £100 in Post Office Savings Bank. Recipient was said on good authority to be very respectable.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Spencer's Pension	285	W.	75	60	None	1 son (single), 5 daughters (married, 1 a widow)	Cottage (4)	0 5 3 per week	Clean and well furnished	Burial Society and Pruden- tial
Ditto - ditto	286	W.	84	84	Formerly silk winder	4 daughters (all married)	Cottage (4)	0 5 0 per week	Exceptionally clean and nicely fur- nished	Burial Society
Ditto ditto	287	W.	77	77	Formerly fringe maker	2 sons (married, 1 a widower), 2 daughters (married)	1	Nil	Very com- fortable	Insured in Prudential
Ditto - ditto	288	W.	93	35	Charwoman	None	Cottage (3)	0 3 0 per week	Very neat and clean	Insured in Prudential
Ditto - ditto	289	W.	77	60	Letting lodgings	None	House (3)	14 0 0 per ann.	Clean and comfortably furnished	Burial Society
Ditto - ditto	290	W.	75	15	Formerly charwoman	None	Cottage (2)	0 2 0 per week	Clean and comfortably furnished	Insured in Prudential
Ditto - ditto	291	W.	80	80	Formerly charwoman	1 son (widower), 1 daughter (married)	Cottage (2)	0 3 0 per week	Not very clean	Late husband was in Oddfellows (Nott.)
Smith's Charity (Pension)	292	{ M. M.	73 72	73 72	Weaver Weaver	1 son and 1 daughter (both married)	Cottage (2)	0 3 0 per week	Very clean and neat	Burial So- ciety

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page numbering in brackets.

COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil 0 8 0 (son's)	Nil	0 14 0	Since husband's death (9 years ago) recipient has been supported by single son, 51, watch-maker. No help from other children. Son's earnings vary, as he sometimes works at cycle factory and sometimes at his own trade. Recipient has enjoyed pension for 2 years. Statements confirmed by three reliable informants, who said recipient was very respectable and deserving.
Nil	0 6 0 0 3 0 (Free-men's)	Nil	Nil	Nil	Nil	Nil 0 10 0 (son-in-law's)	Nil	0 19 0	Husband died in workhouse infirmary 15 years ago after a long illness. Five years later recipient fractured her thigh and is now quite a cripple. She lives with married daughter, 62, whose husband is a watch-maker, on united income. Recipient has had pension 10 years and also receives Freeman's Widows' 3s. a week. Statements confirmed by three reliable authorities, who spoke of her as a very respectable old woman.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient, who has enjoyed pension for 5 years, lives with a son-in-law, a prosperous publican. She retains her pension for her own use. Other children used to assist. She suffers from a very bad leg and chronic bronchitis. According to four good authorities she is a very respectable woman, who has worked hard.
Nil	0 6 0 0 4 0 (Ford's)	Nil	Nil	Nil	Nil	0 5 0	Nil	0 15 0	Recipient came to Coventry with her husband 35 years ago, and he died 15 years later. He was in turn shoemaker, policeman, carter, and porter, and they lived in many places, including Bermuda. Recipient lives with another widow, 78, who is a Ford's out-pensioner, on their united earnings and pensions. She is a remarkably active old lady for her age, and was highly spoken of by at least half-a-dozen people of good standing, who confirmed her story. In receipt of pension 13 years.
Nil 0 4 6 (sister's)	0 6 0	Nil	Nil	Nil	Nil	Nil	0 3 6 (lodger)	0 14 0	Recipient's husband died 11 years ago, and she supported herself after his death by letting lodgings. Her sister, widow, 80, who has 4s. 6d. a week out-relief, lives with her, and they live on united incomes from pension, relief, and lodger's payments. Statements confirmed, and recipient said to be respectable, by three reliable informants. In receipt of pension 2 years.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	0 7 0 (lodgers' rent)	0 13 0	Recipient's husband, who died 11 years ago, was a maker and hawker of hardware. Since his death she has supported herself by charring, assisted by step-daughter and other friends. Latterly, unable to work, she has taken in lodgers. Suffers much from rheumatic gout. Statements confirmed, and recipient said to be very respectable and hard working by two good authorities. In receipt of pension 9 months.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil 0 5 0 (sister's)	Nil	0 11 0	Recipient's husband, a boot-closer, died 27 years ago. Up to 4 years ago she maintained herself by charring. Now resides with a widowed sister, 59, tailoress, and they live on united income. Children used to assist. Has received pension for 6 years. Statements confirmed, and recipient said to be "one of the most respectable women in Coventry," by three credible informants.
Nil	0 2 6	Nil	Nil	Nil	Nil	0 9 0 4	Nil	0 15 6	Recipient and wife have worked on same premises for successive firms for 50 years. Wife suffers from cancer and has had three serious operations. They are obliged to assist children occasionally. In receipt of pension 2 years. Statements verified by three responsible persons, who declared recipient and wife to be of excellent character and hard working.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Smith's Charity (pension)	293 {	M.	75	75	Formerly watchmaker	2 sons (1 married)	Cottage (5)	17 0 0 per ann. and rates	Clean and comfortably furnished.	Insured in Prudential
		M.	60	60	Dressmaker					
Ditto - ditto	294	W.	77	77	Formerly weaver	None	Cottage (3)	0 3 6 per week	Not very clean.	Burial Society and insured in Pruden- tial. £10 in P.O. Savings Bank
Ditto - ditto	295	W.	72	45	Laundress	3 step- children (all married)	Cottage (3)	0 3 0 per week	Fairly clean	Burial Society
Ditto - ditto	296 {	M.	72	52	Formerly watchmaker	1 son and 3 daughters (all married)	Cottage (3)	0 4 0 per week	Very neat and clean	Burial Society and Coventry Frdly. and Prov. Instn.
		M.	68	52	Formerly cook					
Smith's Charity (Dole)	297	W.	81	35	Formerly charwoman	2 daughters (both married)	House	0 10 0 per week	Clean and well furnished	Nil
Ditto - ditto	298 {	M.	60	6	Hawker	None	Cottage (2)	0 2 9 per week	Dirty and very poor	Burial Society and Pearl Insurance
		M.	49	40	Paper bag maker					
Ditto - ditto	299 {	M.	70	50	Odd man	3 sons (2 married), 2 daughters (married)	Cottage (5)	0 4 0 per week	Tawdry, fairly clean	Nil
		M.	69	50	None					
General Charities (special grant)	300 {	M.	30	10½	Machinist	1 son (14 months)	Cottage (4)	0 4 3 per week	Nice, clean and comfort- able	A.O.F., Insured in Prudential
		M.	24		Printer's folder					

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COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 2 6	Nil	Nil	Nil	Nil	Nil 0 7 0 1 15 0 (son's)	Nil	2 4 6	Recipient had to give up work 8 years ago, on account of defective sight, and is now supported mainly by wife and single son, 28, ironmonger's assistant, who lives at home and gives mother £1 a week. In receipt of charity 3 years. Statements confirmed, and recipients said by four reliable informants to be very respectable and formerly hard working.
Nil	0 2 6 0 6 0 (Spencer's)	Nil	Nil	Nil	0 2 0	Nil	Nil	0 10 6	Recipient, very deaf, has been unable to work for 10 years. A single woman, who receives Spencer's Charity and 2s. weekly from a cousin, lives with her on united income. Recipient's savings, from formerly letting lodgings, have dwindled to about £10. Statements confirmed and recipient's character said to be excellent by four credible persons.
Nil	0 2 6	Nil	Nil	Nil	Nil	0 4 0	Nil	0 6 6	Recipient's husband, carter, died 5 years ago. He brought her 7 step-children, of whom 3 survive, but never help. Husband was bedridden 3 months before death, and they lived on her earnings, and the sale of some of their furniture. Recipient has diseased arm bone. In receipt of charity 3 years. Statements confirmed, and recipient said to be very respectable, by two reliable authorities.
Nil	0 2 6	Nil	0 5 0	Nil	Nil	Nil	Nil	0 7 6	Recipient has been unable to work for the last 9 years owing to ill-health. Wife used to do well as a temporary cook, but has been obliged to give up for last 2 years. Children all said to be unable to assist. Wife had some savings in P.O. Savings Bank, exhausted 6 years ago. Statements confirmed, and character said to be excellent, by three reliable authorities, who attributed present position to husband's unfortunate breakdown.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil 1 10 0 (son-in-law's), 0 12 0 0 5 0 nephews	Nil	2 0 7	Recipient, widow for 43 years, almost blind, has resided with married daughter for 21 years, and has been unable to work for some time. Supported by son-in-law entirely. She had two sons who died of consumption while young. Has received Smith's £2 gift once. Statements confirmed, and character said to be good, by two reliable informants.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 4 0 0 4 0	Nil	0 8 0	Recipient, said to be a native of Carlisle, and originally a wheelwright, came to Coventry 6 years ago. Has been in West Bromwich Workhouse. Was married before and has 2 sons living. First wife left him 5 years ago and may be living. Cohabited with present wife until 18 months ago, when they went through form of marriage at R.C. Church "to stop people talking." Had medical relief and extras early this year, and applied for out-relief, but was offered the house. Society of S. Vincent de Paul has helped occasionally. Income probably understated. Recipient said to beg, and not considered satisfactory by four credible informants. Doles, 1 ton coal ($\frac{1}{2}$ ton from each of two Trustees).
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 12 0 1 1 0 (son-in-law's)	Nil	1 13 0	Recipient cleans knives, boots, &c. Was originally a watchmaker. He and his wife live with married daughter, 40, whose husband is a cycle hand, on united earnings. Other children do not help. Statements confirmed and recipient said by three reliable authorities to be a good, steady man, though not very bright. Dole, $\frac{1}{2}$ ton coal.
Nil	(See remarks)	Nil	0 5 0	Nil	Nil	Nil 0 10 0	Nil	0 15 0	Recipient has been totally disabled for 18 months from tuberculosis in leg and lungs. Was in hospital for 10 weeks. Supported by wife's earnings and club money. Statements confirmed by two reliable persons, who said recipient and wife were respectable, steady and hard working. Two grants of £1 were given from General Charities.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S, W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Charities (Special grant)	301	W.	56	56	None - -	2 sons (1 married), 2 daughters (married)	Cottage (3)	0 3 0 per week	- - -	Insured in Prudential
Ditto - ditto	302	W.	67	67	None - -	1 son and 3 daughters (1 married)	Cottage (3)	0 4 6 per week	- - -	Burial Society
Bablake Boys' Hospital— Eleemosynary payments.	303	M.	68	68	Baker - -	1 son and 1 daughter (both married)	House and shop	0 6 0 per week	Clean and comfortable	Oddfellows (M.U.)
		M.	67	67	None					
Ditto - ditto	304	W.	69	40	Laundress -	1 son and 1 daughter (both married)	Cottage (4)	0 5 6 per week	Clean and comfortable	Insured in Royal Liver, late husband in Oddfel- lows (M.U.)
Ditto - ditto	305	W.	57	57	Laundress -	None - -	Cottage (5)	0 4 3 per week	Neat and clean	Late hus- band in A.O.F.
Ditto - ditto	306	W.	63	63	Formerly laundress	1 daughter (married)	Cottage (4)	0 4 6 per week	Extremely neat and clean	Late hus- band in Druids
Moore's Charity -	307	W.	72	72	Formerly news vendor	None - -	In Work- house.	Nil	- - -	Burial Society
Ditto - ditto	308	W.	73	73	Laundress -	1 son (single), 5 daughters (4 married)	Cottage (5)	0 5 6 per week	Clean and comfortably furnished	Insured in Prudential

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COVENTRY—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	(See remarks)	(See remarks)	Nil	0 1 6	Nil	Nil 0 12 0 (son's)	Nil	0 13 6	In this case single daughter, 16, was the recipient. She was suffering from phthisis and needed sanatorium treatment. Sent to Bournemouth for 4 months by Rudge Whitworth Benevolent Fund at 15s. a week through C.O.S., who, on her return home, gave further help in kind and money. Grant, £2, from General Charities in Jan., 1907. Inquiries as to character, &c., made by C.O.S. were satisfactory.
Nil	(See remarks)	(See remarks)	Nil	0 2 6	Nil	Nil 0 5 0 0 5 0 (daughters')	Nil	0 12 6	Recipient has been a widow 17 years. The single daughters, 37 and 32, live with her, one a shroud-maker, very delicate, the other in a tobacco factory, earning 5s. a week each. The son allows her 2s. 6d. weekly, and married daughter supplies coals. Occasional help has been given from Church and charitable people. Last autumn Smith's Charity gave £1, and same sum was given by C.O.S. and at the end of the year, special grant, £1, was made from General Charities.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	3 0 0	Nil	3 0 0	Recipient has a small general shop and does a little baking. Said to have been injured in trade by competition with Co-operative Society, and having to give too much credit. He did very well some years ago, but was crippled for lack of capital. Has had to help children occasionally. Statements confirmed, and recipient said to be a very respectable, hard working man by two reliable informants. Dole, 30s.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 2 6 0 18 0 (son's)	Nil	1 0 6	Recipient's husband, sawyer, died 20 years ago, aged 49, leaving her with 7 children, of whom 2 survive. There was much expense on account of sickness in the family. Recipient is now supported partly by own earnings and partly by married son with whom she lives. Statements confirmed by three reliable authorities, who said recipient was very respectable, honest and straightforward. Dole, 10s.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 5 0	0 3 0 (lodger)	0 8 0	Recipient's husband died 13 years ago, after 9 months' illness. He was cycle hand earning 25s. a week. She has since supported herself by laundry work and letting lodgings, and a late employer assists her occasionally. Statements confirmed and recipient said to be badly off, but very quiet and respectable, by two reliable informants. Dole, 10s.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 1 0 1 10 0 (son-in-law's)	Nil	1 11 0	Recipient is supported by her son-in-law, machinist, with whom she has lived since her husband's death, 5 years ago. She only earns about 1s. a week at mangling. Statements confirmed and recipient said to be respectable by two credible authorities. Dole, 5s.
Indoor	Dole (see remarks)	(See remarks)	Nil	Nil	Nil	Nil	Nil	Nil	Recipient, originally a weaver, supported himself for 30 years after wife's death by selling newspapers. Fifteen months ago he came into the workhouse being in bad health and having no one to look after him. He received Moore's 10s. gift last year, and still receives 4s. a month Sacramental alms from a local chapel, with which he was connected for 50 years as a local preacher at 2s. a Sunday. These doles have been given him in kind through the minister of the chapel. Statements confirmed and recipient's character said to be excellent by four reliable persons. Dole, 10s.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 1 6 0 2 0 (daughters) 1 4 6 (son's)	Nil	1 7 6	Since husband's death, 24 years ago, recipient has supported herself by washing, supplemented by children's earnings. At present she can earn very little, and is mainly dependent on single son, 34, cycle hand. Single daughter, 50, epileptic, also earns 2s. a week at knitting. Statements confirmed and character said to be good by three responsible persons. Dole, 10s.

COVENTRY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Moore's Charity -	309	{ M. M.	69 73	47 47	Cycle hand - None	1 son and 1 daughter (both married)	Cottage (4)	0 5 0 per week	Filthy	Nil
Ditto - ditto	310	{ M. M.	26 28	26 28	Brewer None	1 son and 1 daughter (both under 14)	Cottage (3)	0 4 3 per week	Very neat and clean	Nil
Ditto - ditto	311	Wr.	59	59	Labourer and organ blower	3 sons (1 married)	Cottage (4)	0 4 0 per week	Clean and comfortable	Oddfellows (London)
Cockesonne and Chambers' Charity	312	W.	64	50	Charwoman	1 son (married)	Cottage (3)	0 4 3 per week	Neat and comfortably furnished	Nil
Ditto - ditto	313	{ M. M.	69 66	68 66	Formerly tailor Repairer	1 daughter (married)	Cottage (3)	0 4 0 per week	Dirty and untidy	Oddfellows (M. U.)
Swillington's Charity	314	W.	63	30	Lets lodgings	2 sons and 3 daughters (all married)	Cottage (5)	0 6 3 per week	Clean and comfortable	Burial Society
Ditto - ditto	315	{ M. M.	46 39	20	Cycle polisher Laundress	1 daughter (single)	Cottage (4)	0 4 6 per week	Dirty and neglected	Insured in Prudential

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COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 2 0	Nil	1 2 0	Recipient was formerly a watchmaker. Out of 5 children only 2 survive and are said to be unable to assist parents. Wife was intoxicated when inquirer called. Husband appears more decent than wife. Five reliable authorities stated that both were addicted to drink and neither deserved nor needed any help. It was ascertained also that they had been in the police court several times for drunkenness and disorderly conduct. Dole, 5s.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 7 0	Nil	1 7 0	Recipient is earning better money than he was a year ago. Has a father and mother living who are supported by his 3 brothers, but he does not contribute. He is employed by a local publican to make home brewed ale. Statements confirmed by two trustworthy informants who said recipient was very respectable and that it was not a case where help was needed. Dole, 12 cwt. coal.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 17 0 (1 4 0, 0 10 0, (sons')	Nil	2 11 0	Recipient lost his wife 10 months ago, and has since resided with the married son, 34, machinist, who is the householder. Youngest son, 17, labourer, also lives in same house. Recipient earns 15s. as a labourer, and receives 2s. weekly for blowing a chapel organ. He supported his father, who died last year, aged 84, for 15 years. Statements confirmed, and recipient said to be very respectable and hard working by two reliable authorities. Dole, 12 cwt. coal.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 5 6 1 15 0 (brother's)	Nil	2 0 6	Recipient has living with her a sister, single, 70, said to have softening of the brain, and a brother, 50, employed by corporation. She concealed the fact of the brother's existence, but inquirer verified it from other sources. Two credible informants, who knew the family well, stated that the brother was respectable and hard-working, but the women were notoriously untruthful, and "cunning cadgers." Dole, $\frac{1}{2}$ ton coal at Christmas for last 13 years.
Nil	Dole (see remarks)	Nil	0 5 0	Nil	Nil	Nil 0 1 0	0 8 0 (grand-son)	0 14 0	Recipient has been paralysed for 5 years, and is a perfect wreck and confined to bed. Does not seem to be properly looked after. Grandson, 20, boards with them, but sleeps out. Statements confirmed by two reliable authorities, who said that recipient and his wife were most respectable. When the husband was well and in work there was not a more steady couple in the city. Dole, $\frac{1}{2}$ ton coal for three years.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0 0	3 11 0 (son)	0 13 1 $\frac{1}{2}$	Recipient's husband, who was an invalid for 2 years, died 3 years ago. Since then she has maintained herself by letting lodgings. Married son, 33, cycle hand, earning 30s. a week, lives in same house, and pays half the rent, but helps no further. Statements confirmed and recipient said to be very respectable and hard working by two reliable authorities. Dole, 2 half-tons coal (from different Trustees).
Nil	Dole (see remarks)	(See remarks)	Nil	Nil	Nil	1 4 0 0 2 0 0 6 6 (daughter's)	Nil	1 12 6	Recipient was discharged from the Army in 1879, character "very good." His health is bad owing to the emery dust used in his occupation. Takes a lodger when he can get one. Daughter, 15, is employed at brace factory. Had medical relief and "extras" (= 2s. 7d.) in April, 1905. Has received a little help from Philanthropic Society. Statements confirmed and recipient said to be respectable and hard working by 3 credible authorities. Dole, $\frac{1}{2}$ -ton coal.

COVENTRY—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Swillington's Charity	316	M.	54	54	Shop porter	3 sons and 4 daughters (all single)	Cottage (6)	0 6 3 per week	Clean and comfortably furnished	Insured in Prudential
		M.	45	45	Laundress					
Ditto - ditto	317	W.	34	34	Silk winder -	2 sons and 5 daughters (all single ; 4 children under 14)	Cottage (4)	0 5 0 per week	Dirty and poorly fur- nished	Insured in Prudential
Ditto - ditto	318	W.	69	69	Laundress -	1 son and 1 daughter (both married)	Cottage (3)	0 3 0 per week	Exceptionally neat and clean	Insured in Prudential
General Charities Loan, £100	319	M.	23	23	Gasfitter -	1 son	House and Shop	45 0 0 per annum and rates	Comfortably furnished	Insured in Salvation Army As- suranee Society
		M.	23	23	None					
Ditto - ditto	320	M.	39	39	Baker -	1 son and 1 daughter (both under 14)	House and shop	Nil	Well fur- nished, clean and comfort- able	Nil
		M.	40	40	Grocer					

KENDAL.

Sloddall's houses	Alms-	321	W.	71	21	Formerly laundress	None	4	Nil	Clean and comfortable	Nil
Ditto - ditto		322	M.	84	30	Formerly currier	3 sons and 3 daughters (all married)	4	Nil	Clean and comfortable	Co-operative Society
			M.	77	30	None					

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COVENTRY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 18 0 0 5 0 3 17 0 (children's)	Nil	5 0 0	Recipient was originally a watchmaker, but gave up his trade 3 years ago as it was so poorly paid. All the children live at home; sons, 24, 18, and 17, cycle hands, are earning 18s., 12s., and 12s., and girls, 23 and 17, factory hands (confectionery), 21, cycle wheel making, 20, watch polishing, 9s., 8s., 9s., 9s., respectively. Wife has been twice married, and 4 children are by the first husband. Statements confirmed and whole family said to be steady, respectable, and hard working by 2 reliable informants. Dole, $\frac{1}{2}$ -ton coal.
Nil	Dole (see remarks) 0 6 0 Spencer's	Nil	Nil	Nil	Nil	0 9 0 0 10 0 (daughters)	Nil	1 5 0	Recipient's husband died 4 years ago and the 4 youngest children are in an orphanage, and the Society of S. Vincent de Paul are helping them a little. Eldest and second girl, 19 and 17, are each earning 5s. a week at a cycle factory. Recipient's mother, a Spencer's pensioner, lives with her. Statements confirmed by 2 reliable informants, who gave recipient a good character. Dole, $\frac{1}{2}$ ton coal.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 6 6	0 2 6 (lodger)	0 8 6	Recipient's husband died suddenly 2 years ago. She has since supported herself by washing, letting lodgings, and selling a few vegetables, which her son gives her. Daughter gives her dinner on Sunday and a little help in kind. She also receives 2 loaves weekly from Church. Recipient said to be thoroughly good and respectable by 3 reliable authorities, who confirmed her statements. Dole, $\frac{1}{2}$ ton coal.
Nil	(Loan)	Nil	Nil	Nil	Nil	7 0 0 (gross)	Nil	7 0 0	Recipient started in business 2 years ago, and is said to be doing well. The shop is well stocked. The loan was secured by bond. Two reliable informants stated that recipient was a respectable man, but one of them added that he was 'cutting the trade' too much, and would have to be careful. Loan, £100.
Nil	(Loan)	Nil	Nil	Nil	Nil	31 0 0	Nil	31 0 0	Recipient started in business about 2½ years ago. He undertakes the bakery department, with a good round of customers, while wife attends to grocery and general business. Shop is well stocked with all kinds of goods. Recipient has an apprentice from the Workhouse. The business appears to be developing well. Recipient has a mother living, whom he assists. Two reliable informants said that these people were very respectable and hard working. Loan, £100.

KENDAL.

Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient was admitted to the Almshouses 11 years ago with her husband. Three years ago he died of cancer. He was formerly in the corn trade and lost everything 13 years ago through a defaulting partner. Recipient subsists on her pension, but receives a little help in kind from her friends. Her statements were confirmed and she was said by 4 reliable informants to be very respectable. 10s. at Christmas.
Nil	0 12 6	Nil	Nil	0 2 0	Nil	Nil	Nil	0 14 6	Recipients have been in Almshouses 7 years. Out of 9 children 6 survive. Only one—a tailor with a good business in the town, employing 14 men—assists with 2s. a week. It is thought that the other children ought to help. Recipients' statements were confirmed and they were said to be respectable and hard working by four trustworthy authorities, 10s. at Christmas.

KENDAL—*continued.*

NAME OF CHARITY.	No.	M., S. W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Year.				£ s. d.		
Sleddall's Alms-houses	323	M. M.	75 83	60 60	Formerly platelayer Formerly laundress	3 daughters (all married)	4	Nil	Clean and barely fur- nished	Insured in Prudential
Ditto - ditto	324	W.	63	50	Formerly charwoman and laundress	1 son (married)	4	Nil	Very neat, clean and comfortable	Co-operative Society and Prudential
Sandes' Hospital -	325	W.	86	1	None - -	2 sons (both married)	2	Nil	Untidy and only fairly clean	Insured in Refuge
Ditto - ditto	326	W.	72	68	Formerly laundress.	None - -	2	Nil	Very clean and com- fortably furnished	Insured in Prudential
Ditto - ditto	327	W.	78	78	Formerly laundress	2 sons (1 married, 1 widower), 1 daughter (widow)	2	Nil	Very neat and clean	Nil - -
Ditto - ditto	328	W.	70	60	Formerly laundress	3 sons married (1 a widower), 3 daughters (married)	2	Nil	Very clean and comfortable	Insured in Prudential
Dowker's Hospital	329	S.	68	69	Formerly dressmaker	—	4	Nil	Clean and comfortably furnished	Nil - -

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KENDAL—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 12 6	Nil	Nil	Nil	Nil	Nil	Nil	0 12 6	Recipients were admitted to Almshouses 2 years ago. Husband worked for L.N.W. Ry. Co. 40 years. Wife is stone deaf and very feeble. Statements confirmed by 4 reliable authorities, who said that recipients were very respectable old people. 10s. at Christmas.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient, twice married, was admitted 9 years ago with second husband, who died 3 weeks later. He was a sawyer, but invalided for 19 years, and she was practically the bread winner, earning 13s. a week by laundry work and church cleaning. Son, married, 38, labourer, no children, said to be often out of work and unable to help. Four credible authorities confirmed recipient's statements and stated that she was very respectable and had worked hard. 10s. at Christmas.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient became a widow just over a year ago and was elected to a Scaylesmere house in the hospital. Late husband was a labourer. She is very deaf and rather dirty. Statements confirmed, except as regards income, by 3 good authorities. One of these stated from certain knowledge that recipient had been assisted with upwards of £60 during the last few years by a R.C. Charity. He and the others said that she was a great beggar, and received much help from various sources.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient's late husband, who worked in a tobacco factory, consumptive, died 17 years ago. She had had to support him for 5 years previously. Admitted to the Hospital 2½ years ago. Her statements were confirmed by 5 reliable authorities, and she was said to be a woman of very good character, who had worked hard. Also recipient of 2 cwt. coal and 5s. at Christmas from 2 charitable persons.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient, who lost her husband 17 years ago, has been in Hospital 8 years. She had 9 children originally. After husband's death she supported self and younger children by laundry work. She is well known as a respectable and formerly hard working woman by many residents. Her statements were confirmed by 3 reliable authorities, who gave her a splendid character. Receives 1 loaf weekly from Church.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Late husband, labourer, died 8 years ago. Recipient has been in Hospital 2 years. She makes and sells mats for about 1s. each occasionally. Some time ago a brother died, leaving her £30, which was administered (5s. a week) by the C.O.S. Statements confirmed, and recipient said to be respectable and hard working by 4 credible authorities.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient, whose mother was an invalid, assisted to keep the home together by dress-making. She was employed in last situation 10 years, and 13 years ago gave it up to tend her parents in their last illness. Three years later she was admitted to the Hospital. Has a brother, married, 67, currier, and 2 sisters, who do not assist her. Four reliable authorities confirmed her statements, and said that she had been always very hard working and highly respectable. 10s. annually from General Poor's Charities.

KENDAL—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Dowker's Hospital	330	S.	70	58	Formerly matron	—	4	Nil	Wellfurnished, clean and comfortable	£40 savings in local bank
Ditto - ditto	331	S.	79	79	Formerly nurse	—	4	Nil	Clean and comfortable	Co-operative Society and Prudential
Greenhow's Charity	332	S.	74	60	Formerly cook	—	1	2 6 per week	Clean and well furnished	£70 savings in local bank
Ditto - ditto	333	S.	56	42	Formerly Charwoman	—	Cottage (3)	0 2 9 per week	Exceedingly clean and well fur- nished	£20 in Co- operative Society, and £50 in Build- ing Society
Ditto - ditto	334	S.	78	64	Formerly let apartments	—	Cottage (4)	0 4 9 per week	Clean and comfortably furnished	£20 savings in P. O. Sav- ings Bank
Ditto - ditto	335	S.	75	50	Formerly Dressmaker	—	1	0 3 6 per week	Clean and well fur- nished	Nil
Bindloss Charity	336	W.	75	70	Laundress	1 daughter (single)	Cottage (3)	0 3 3 per week	Clean	A.O.F. (late husband), in- sured in Prndential
Ditto - ditto	337	M. M.	73 74	73 74	Formerly labourer None	1 daughter (married)	Cottage (3)	0 2 7 per week	Poor and not very clean	Nil

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KENDAL—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient, formerly dressmaker, lived at home till father died, 30 years ago, and helped to support family. Later she became matron in a Church of England Waifs and Strays' Home, where she remained 12 years. Has been 11 years in Hospital. Four reliable authorities corroborated her statements and said she was very respectable. 10s. annually from General Poor's Charities.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	0 2 0 (Old employer)	0 8 0	Recipient was admitted to Hospital 8 years ago. Was in Kendal Hospital as nurse for 2½ years. Has been in service, and receives £5 annually from executors of old employer. For some years supported self and widowed mother by private nursing. Recipient said to be very respectable, and story confirmed by four good authorities. 10s. annually from General Poor's Charities.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient went into service at 14 years of age, and in her last situation remained 27 years, leaving 5 years ago, and living on savings until just over 1 year ago, when she began to receive this pension. Said to be very respectable by 3 credible informants, who confirmed her statements.
Nil	0 10 0	Nil	Nil	Nil	Nil	0 1 0	Nil	0 11 0	Recipient was 14 years in service. Returning to Kendal, she supported herself by office cleaning, etc., earning 9s. a week. She is living in the house which her father, who has been dead 12 years, began to rent 57 years ago, and where she was born. Statements confirmed, and recipient said to be hard working and very respectable by 4 credible authorities.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient was 12 years in service. At the age of 26 she began to let apartments and helped to support mother. After over 20 years she had to give up through failing health, and lived on savings until 12 years ago, when she began to receive pension. She is now in precarious state of health. Takes a lodger now and then in the summer. Statements confirmed, and recipient said to be a respectable old woman, who had always worked hard and tried to do her best, by 3 reliable authorities.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient resides with a widowed niece, paying her 3s. 6d. a week for a room. She declined to give much information. Niece is said to be well off. Three reliable informants said that her character was good, but one of them suspected that she had some private means, and hardly needed the pension, which she has enjoyed for 14 years.
0 3 0	Dole (see remarks)	Dole (see remarks)	Nil	Nil	Nil	0 5 0 0 7 0 (daughter's)	Nil	0 15 0	Recipient has been a widow 22 years. Late husband was a fireman on the railway, earning 21s. a week. Single daughter, 30, charwoman, lives with her, and they subsist on united income. Three reliable authorities said recipient was hard working, and respectable, but a fourth said she was "too fond of beer." Dole, 1 petticoat, and 10s. (voluntary charity) annually.
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 3 6 (lodger)	0 7 6	Husband earned 18s. a week until 8 years ago, when he gave up on account of rheumatism, wife is almost crippled from same complaint. Statement confirmed by 5 credible informants, who said wife was not bad, but husband, who had been a notorious poacher, was a hard drinker and incessant beggar. Dole, 1 sheet (Bindloss), 2 shirts and 3 cwt. coal (General Poor's) 1s. monthly (S. George's), 4 tickets (1s. 3d. each, Sick Poor Society).

KENDAL—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.	
			Years.	Years.				£ s. d.			
Blindloss Charity-	333	M M.	73 69	73 69	Formerly gardener Laundress	1 son (married), 2 daughters (1 married)	Cottage (3)	0 2 0 per week	Miserably poor and dirty	Nil	
Ditto	ditto	339	W.	68	56	Formerly charwoman	2 sons (1 married) 1 daughter (single)	Cottage (4)	0 2 8 per week	Dirty and wretched	Nil
Ditto	ditto	340	W.	43	10	Charwoman	1 son and 3 daughters (all under 14)	Cottage (3)	0 3 0 per week	Very neat and clean	Insured in Prudential
General Poor's Charities	341	W.	67	67	Formerly charwoman	1 daughter (married)	Cottage (2)	0 1 6 per week	Extremely filthy	Nil	
Ditto	ditto	342	W.	63	63	Sells sweets	1 son and 1 daughter (both single)	Cottage (3)	0 2 1 per week	Rather dirty and untidy	Insured in Prudential
Ditto	ditto	343	W.	89	89	Formerly charwoman	1 son(married)	Cottage (2)	0 2 0 per week	Neat and clean	Nil

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KENDAL—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 0 (for daughter)	Doles (see remarks)	Nil	Nil	0 2 0	Nil	Nil 0 4 0	Nil	0 10 0	Husband is paralysed and single daughter imbecile. Wife does a little laundry work, and married son and daughter help with 1s. and a little bread weekly. Statements were confirmed by 4 reliable authorities, who said that wife was not bad. Husband was quiet and respectable now, but had been a drinker. Doles, 1 blanket (Bindloss), trousers and shirts (Archer's), 10s. (General Poor's).
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 4 0 (son's)	Nil	0 7 0	After husband's decease, 35 years ago, recipient lived on a little legacy from husband's father, who was a farmer rather well off. Later she supported herself by charing until 12 years ago. Single son, 41, commercial traveller's porter (originally a baker), lives with her. Single daughter lives by herself. Statements partially confirmed by 5 reliable authorities, who said that recipient was intemperate, and had encouraged immorality in single daughter, who has had several illegitimate children, one of whom had been in prison for soliciting. Doles, 1 petticoat (Bindless), 2 cwt. coals (private charity).
Nil	Dole (see remarks)	0 5 0 (C.O.S.)	Nil	Nil	Nil	0 4 0	Nil	0 9 0	Recipient's husband, stonemason, earning 30s., died 3 years ago after a year's illness. Mother-in-law has taken charge of eldest girl, 10. C.O.S. have helped with 4s. a week for over a year, and are now giving 5s. Recipient's 2 married brothers cannot assist as they are supporting father. Recipient's statements were confirmed by reliable authorities, who said she was very respectable and "a striving little woman." Dole, 1 blanket.
0 4 0	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient has had out-relief since her husband's death, 10 years ago. He was a carpet weaver, earning 25s. a week. She has done no work for 5 or 6 years. She is very miserable and very dirty. Statements confirmed by 3 credible persons and recipient said to be rather feeble-minded. She had 2 illegitimate children many years ago, and ultimately married a man who "was as great an oddity as herself." She ought to be in workhouse. Doles, 3 cwt. coal (General Poor's Charity) and 1 sheet (Bindloss).
Nil	Doles (see remarks)	Doles (see remarks)	Nil	Nil	Nil	0 1 6 0 8 0 (daughter's)	Nil	0 9 6	Late husband, labourer, earning 18s. a week, died 18 years ago. Recipient is unable to work through rheumatism. Had 9 children, of whom 2 survive and live with her—daughter, single, 22, mill hand, and son, 20, labourer, at present unemployed. Statements confirmed and character said to be quite satisfactory by 3 reliable authorities. Doles, 3 cwt coal (General), 1 sheet (Bindloss), 2s. 6d. (Sick Poor Society), and 1s. monthly from Wesleyans.
0 5 6	Doles (see remarks)	Doles (see remarks)	Nil	Nil	Nil	Nil 0 8 0 (grand-daughter's)	0 0 10 (Wesleyans and private charity)	0 14 4	Recipient has been a widow 15 years. Husband was paralysed and bed-ridden for 17 years, during which time she supported both on parish relief and earnings. Grand-daughter, single, 23, mill hand, lives with her and gives her 5s. 6d. weekly. Out-relief is 4s., and 1s. 6d. allowed grand-daughter for looking after her. Son, married, 52, prison warder, sends help occasionally, a lady allows her 8s. a quarter, and the Wesleyans 1s. a month. Statements confirmed and recipient said to be very respectable, but rather a beggar, by three responsible authorities. Doles, 3 cwt. coal and 6s. 6d. (General), 1 sheet (Bindloss), and 10 tickets (2s. 6d. each, Sick Poor Society) in the year.

KENDAL—*continued.*

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
General Poor's Charity.	344	W.	78	78	None -	3 sons and 3 daughters (all married)	Cottage (4)	0 3 3 per week	Fairly clean and com- fortable	£10 in Co-operative Society
Ditto - ditto	345	M. M.	81 69	49 69	Formerly brakesman None -	3 sons and 4 daughters (6 married)	Cottage (3)	0 2 9 per week	Very clean and com- fortable	£10 in Co-operative Society
Ditto - ditto	346	W.	67	23	Formerly laundress	2 sons (1 single and 1 widower)	Cottage (3)	0 3 0 per week	Very clean and nicely furnished	Insured in Prudential
General Poor's Charity	347	W.	61	15	Hawker -	1 daughter (married)	Cottage (2)	1 9 per week	Dirty and un- tidy	Insured in Prudential
Archer's Charity -	348	W.	69	24	Paper seller -	None -	Cottage (2)	2 9 per week	Dirty and un- tidy	Nil -
Ditto - ditto	349	W.	66	44	Needlewoman	1 daughter (married)	Cottage (3)	2 6 per week	Comfortable, clean, and tidy	A.O.F. (late husband). Insured in Prudential
Archer's Charity	350	W.	88	62	Formerly woolwinder.	1 son (married), 1 daughter (single).	Cottage (3)	0 2 3 per week	Dirty and untidy	Insured in Prudential

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KENDAL—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	0 3 0 (from 3 sons)	Nil	Nil 1 10 0 (grand son-in-law's)	Nil	1 13 0	Late husband, weaver, earning 18s. a week, died 6 years ago. Since his death, recipient has been supported by some of the children and grand son-in-law, with whom she lives. Statements confirmed and recipient said by 4 reliable authorities to be very respectable. They thought, however, that 2 of the sons, joiners in good business, ought to give more assistance. Doles, 5s. ticket and clothing gift (Ceneral), and 1 sheet (Bindlos)s.
Nil	Doles (see remarks)	Nil	Nil	0 5 0 (from 5 children)	Nil	Nil 0 9 0 (single daughter's)	Nil	0 14 0	Recipients have been married 44 years. Husband had to give up work 20 years ago from consequences of an accident. He and wife are now solely supported by children. Single daughter gives 7s. out of earnings. Statements verified by 4 credible informants, who gave recipients a very good character. Doles, 2 shirts (General), and 2s. 6d. clothing ticket (St. George's).
Nil	Dole (see remarks)	Nil	Nil	0 1 0	Nil	Nil 0 18 0 (son's)	Nil	0 19 0	Recipient has been a widow 25 years, and after husband's death maintained herself by washing. Gave up work 9 months ago in order to keep house for son, widower, 25, who supports her. Single son gives 1s. a week. Old employers give her "1s. or so" now and then. Statements confirmed by 4 reliable authorities, who gave recipient a respectable character. Dole, 3 cwt. coal (General).
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	0 11 0	Nil	0 11 0	Late husband, labourer, earning 18s. weekly, died 7 years ago. Recipient has since supported herself by hawking small articles. She suffers from lameness, and has to spend a good deal in short railway journeys. Daughter said to be unable to help. Statements verified by 3 reliable authorities, who said recipient was quite respectable. Dole, 3 cwt. coal.
4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	0 2 6 (profit)	Nil	0 6 6	Recipient has been a widow 9 years. Husband was a millwright, earning 32s., but for some time before his death only 19s. a week. Recipient stated that she had been unable to work for 15 years, as she has broken kneecaps. Statements generally confirmed by 5 reliable informants, who said recipient was very respectable, but eccentric and had delusions. Doles, dress, shawl, 6 yards flannel (Archer's), 3 cwt. coal, 10s. and 2s. (General), 1 blanket (Bindlos's), and bread 1 loaf weekly (Parish Church).
4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 6 0	Late husband, shoe finisher, delicate, and not able to work regularly, died 7 years ago. Since his death recipient has lived on small earnings and parish relief. Daughter assists a little occasionally. Recipient well known to 3 reliable authorities, who confirmed her story, and said she was most respectable. Doles, 6 yards flannel and 6 yards calico, 3 cwt. coal, and 2s. at Easter (General), and bread weekly from Church.
0 4 0	Doles (see remarks)	0 1 0	Nil	0 1 0 (son)	Nil	0 12 0 (grand children's)	Nil	0 13 0	Recipient is quite blind and bedridden. After husband's death, 37 years ago, she supported herself by wool-winding. Single daughter lives with her, and they are supported by recipient's out-relief and earnings of daughter's illegitimate children, one of whom, son, single, 20, gives £2 a year, and the others, daughter, single, 19, and son, single, 15, earn 7s. and 5s. respectively. Statements confirmed by 3 reliable informants, who said that recipient and her late husband were hard drinkers, and daughter rather feeble minded. Mother and daughter were now fairly respectable. Doles, 6 yards flannel and 6 yards calico; 1 blanket (Bindloss).

KENDAL—*continued.*

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Lancaster's Charity	351	{ M. M.	78 80	78 80	Formerly weaver. Formerly Charwoman.	2 sons (married), 2 daughters (1 married and 1 widow).	Cottage (3)	0 2 3 per week	Clean and fairly com- fortable	Insured in Pearl
Ditto - ditto	352	W.	72	72	Formerly office cleaner.	3 sons (married), 3 daughters (2 married ; 1 widow.)	Cottage (5)	0 5 0 per week	Very clean and well furnished	A.O.F. (late husband), insured in Prudential
Kendal Sick Poor Society	353	{ M. M.	39 37	39 37	Labourer - None -	4 sons and 3 daughters (all except 1 under 14)	Cottage (4)	0 2 10 per week	Very dirty and untidy	Nil
Ditto - ditto	354	{ M. M.	38 31	4 4	Labourer - None	3 sons and 3 daughters (all under 14)	Cottage (3)	0 3 6 per week	Exceptionally dirty and poor	Nil - -
Ditto - ditto	355	{ M. M.	58 56	58 56	Formerly Labourer None	1 daughter (married)	Cottage (2)	0 2 0 per week	Very clean -	Nil - -

BEVERLEY.

Tymperon's Hos- pital.	356	M.	73	63	Formerly laundress	1 son and 4 daughters (all married)	1	Nil	Very neat and clean	Nil
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KENDAL—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 8 0	Doles (see remarks)	Nil	Nil	0 1 0	Nil	Nil	Nil	0 9 0	Husband, formerly earning 20s. weekly, has not worked for 7 years. Both have had a great deal of illness, and have received out relief for 5 years. One son, married, 46, helps with 1s. a week. Statements confirmed and recipients said to be quiet, respectable people by 4 reliable authorities. Doles, £1 (Lancaster's); 3 cwt. coal and 2 shirts (General), 2 (2s. 6d.) and 2 (1s. 3d.) tickets (Sick Poor Society), and 1s. monthly (S. George's.)
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	1 8 0	Recipient and late husband, who was employed in a carpet factory for 50 years, lived at the lodge, rent 3s., and she cleaned the offices. Husband died 13 years ago, and she worked up to 3 years ago. She now resides with son-in-law, butchers' assistant. Three children contribute 1s. a month each. Statements confirmed by 4 credible authorities (one of them being representative of old employers), who said she was respectable and hard working. Dole, 10s. annually.
0 3 0	Doles (see remarks)	Nil.	Nil.	Nil.	Nil.	Nil	Nil.	10 0	Husband, labourer, has been out of work for 1 year. Wife does nothing, and her mother, who receives out-relief, earns 2s. a week at charring. Eldest daughter, 14, earns 5s. Husband has done 3 months' imprisonment for cruelty to children. Statements confirmed by 4 credible authorities, one of whom said recipients might aptly be styled "Drink and Dirt." The man was recently convicted of a very gross offence. Doles, 2 tickets (2s. 6d. each, Sick Poor Society); 3 cwt. coal (General); 1 sheet (Bindloss); and help in kind, about 5s. (St. George's).
Nil	Doles (see remarks)	Nil.	Nil.	Nil.	Nil.	0 19 0	Nil.	0 19 0	Husband has been in regular work for 2 years. Wife does nothing. Children appeared to be neglected. According to 5 good authorities, this is the dirtiest home in Kendal, and these people are reported to be unthrifty, untruthful and intemperate, and continually being evicted on account of overcrowding. Doles 2 tickets (2s. 6d. each, Sick Poor Society); 3s. 6d. at Christmas (St. George's).
0 7 0	Doles (see remarks)	Nil.	il.	Nil.	Nil.	Nil.	Nil.	0 7 0	Husband, said to be an invalid, when not spending his time in bed, stands on the street soliciting alms. He said he had been unable to work owing to bad health for 9 years. Stated by 4 reliable authorities (one of whom called him "the prince of beggars") to be a cadger, a malingerer, and fond of drink. Wife said to be able to earn if she liked. Doles, 3 tickets (2s. 6d. each, Sick Poor Society); 3 cwt. coal, 1 pair trousers and 2 shirts (General), 1 blanket (Bindloss).

BEVERLEY.

Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient's husband, 75, formerly painter, earning 23s. a week, has been in lunatic asylum for last 36 years. Before admission to Hospital she supported herself by washing and had out-relief—3s. 6d. a week. She is an invalid. One married daughter helps occasionally. Statements confirmed and recipient said to be very respectable by six reliable informants. Besides weekly stipend, seven bags coal every two months, and clothing ticket (£2) annually.
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BEVERLEY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				s. d.		
Tymperon's Hos- pital - - -	357	W.	70	70	Formerly mangler	None living	1	Nil	Poor, but very clean	Insured in Prudential
Ditto - - ditto	358	W.	56	56	Formerly laundress	None living	1	Nil	Very neat and clean	Insured in Prudential.
Bede-houses - -	359	{ M. M.	77 69	63 69	Formerly painter. None - -	1 son and 3 daughters (all married).	2	Nil	Clean and well fur- nished.	Oddfellows (M.U.)
Ditto - - -	360	W.	79	79	None - -	1 daughter (widow).	2	Nil	Very neat and clean.	Nil
Maison Dieu -	361	{ M. M.	78 72	40 40	Formerly shepherd. Formerly laundress.	None - -	1	Nil	Rather dirty and untidy.	Oddfellows (Loyal United).
Ditto - ditto	362	Wr.	73	63	Formerly gardener	1 son (married)	1	Nil	Clean and tidy	Oddfellows (Grand United) Insured in Prudential
Ditto - ditto	363	Wr.	73	71	Formerly shoemaker	2 sons and 7 daughters (all married)	1	Nil	Very neat and clean	Oddfellows (M.U.)

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Late husband pensioned ex-Sergeant 73rd Regiment, died 40 years ago. There were 4 children—3 died young, and 1 daughter, m., 46, died 1 year ago. Supported self by mangling and out relief (3s. 6d.) until 8 months ago, when she was admitted to Hospital. Brother in Canada sent £1 at Christmas. Statements confirmed by 5 reliable authorities, who gave recipient very good character. Coal and clothing as above.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient has been a widow for 8 years. Late husband was an outside porter; 3 children, died in infancy. Recipient admitted to Hospital 6 months ago. Had 3s. 6d. weekly out relief for 8 years. Suffers badly from rheumatic gout. Statements verified. Recipient said to be very respectable and formerly hard working by 5 reliable authorities. Coal and clothing as above.
0 6 0	0 1 10	Nil	Nil	Nil	Nil	Nil	Nil	0 7 10	Recipients had originally 9 children. Four surviving, do not help. Husband worked 38 years for one firm until 4 years ago, when he gave up on account of old age. He also rented the garden at Charles Warton's Hospital at £2 10s. per annum. for 40 years. Admitted to Bedehouses one year ago. Statements confirmed and recipients said to be good steady people by 5 reliable persons. Also recipients of 10s. (Ellinor's Charity), 5s. (Clarkson's) 2s. (General), and 2 cwt. coal (St. Mary's) annually.
0 3 0	0 1 10	Nil	Nil	Nil	Nil	Nil	Nil	0 4 10	Late husband, formerly brewer, earning 25s. a week, died 10 years ago in the Bedehouses 2 years after admission. Out of 10 children only 1 survives, and is said to be unable to assist. Statements confirmed by 4 good authorities, who said that recipient was a hard working, respectable woman. Also recipient of 10s. (Ellinor's), 2s. (General), and 2 cwt. coal (St. Mary's) annually.
0 6 0	Nil	Nil	Nil	Nil	Nil	0 1 0	Nil	0 7 0	Husband served 15 years in 29th South Lincolnshire Regiment, and on his discharge took to farm labouring. Wife did a little washing. She is almost blind and he very deaf. They have been in Maison Dieu 3 years. Statements confirmed and recipients said to be very decent old people by 5 reliable authorities. Also recipients of 5s. (Clarkson's Charity), and meat, bread and coals during winter months from private charity.
0 3 0	Nil	Nil	0 3 0	Nil	Nil	0 1 0	Nil	0 7 0	Wife died 18 months ago, and recipient has been in Maison Dieu 1 year. He works in silk on cardboard and sells illuminated texts, and probably makes more than he states. Was away from Beverley in one situation for 10 years. Is hump-backed; deformity caused by accident in childhood. Statements said to be unreliable, and character unsatisfactory, by 4 credible authorities. It was believed that he had some money—probably in Post Office Savings Bank. Also recipient of 5s. (Clarkson's) annually, and help in kind as above (No. 361).
0 2 6	Nil	Nil	0 3 6	Nil	Nil	Nil	Nil	0 6 0	Wife ill 10 years before her death. Recipient earned 12s. a week until 3 years ago. Was in Minster Choir 34 years, receiving £8 a year for latter half the time; and bell-ringer for 40 years, at £5 a year. Had a legacy—£50—some years ago, which went in doctors' bills, etc., for wife. Has been in Maison Dieu 2 years. Two children send a few shillings once a year. Rest do not help. Statements confirmed by 4 reliable authorities, who gave recipient a very good general character. Also recipient of 5s. (Clarkson's) and help in kind as above (No. 361).

BEVERLEY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Maison Dieu	364	S.	79	79	Formerly painter	—	1	Nil	Bare, but very clean	Oddfellows (Loyal Brunswick)
Ann Routh's Hospital	365	W.	68	57	Formerly laundress	2 sons (married), 2 daughters (1 married)	1	Nil	Clean and comfort- able, nicely furnished	Insured in Prudential
„	366	W.	63	40	Formerly lodging- house keeper	None - -	1	Nil	Very clean and nice	Insured in Prudential
„	367	W.	65	65	None - -	None - -	1	Nil	Very clean and well fur- nished.	Oddfellows (late husband) insured in Prudential
Charles Warton's Hospital	368	W.	77	60	Formerly laundress	2 sons and 1 daughter (all married)	1	Nil	Fairly clean and comfort- able	30/- in Penny Bank
Ditto - ditto	369	W.	70	26	Formerly housekeeper	2 sons and 1 daughter (all married)	1	Nil	Very neat and clean	Nil
Ditto - ditto	370	W.	82	38	Formerly charwoman	3 daughters (2 married, 1 widow)	1	Nil	Exceptionally clean and comfortable	Oddfellows (late husband) insured in Prudential

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 0	Nil	Nil	0 1 6	Nil	Nil	Nil	Nil	0 5 6	Recipient was employed by father and afterwards by brother, who succeeded to father's business. Both now dead. Has been unable to work for 10 years on account of gout in hand. Has only been 5 months in Maison Dieu. Statements said to be correct, and recipient a respectable, quiet old man by 5 reliable authorities. Also receives 5s. (Clarkson's) annually and help in kind as above (No. 361).
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient has been twice married. Sons are by first husband. Second husband, moulder, earning 40s. weekly, died 6 years ago after 9 years' illness, and she had to support him by laundry work, and eventually received a little out-relief (3s.) until admitted to Hospital 5 years ago. Married daughter furnished her room for her. Statements confirmed by 4 reliable informants, who said recipient was always respectable and hard working. A gown every 2 years, and 16 cwt. coal annually.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 0 0	Late husband died 14 years ago. He was a cowkeeper and dairymen in fair way of business, but had serious losses through rinderpest. After his death recipient let lodgings for 11 years in Hull. While there was robbed of £47 while on way to bank. Has been in Hospital 2 years. Statements said to be reliable, and recipient quiet and respectable by 3 credible authorities. A gown every 2 years, and 16 cwt. coal annually.
Nil	0 8 0	Nil	Nil	Nil	Nil	0 11 0 (adopted daughter's)	Nil	0 19 0	Recipient has been a widow 16 years, and 15 years in Hospital. She receives 8s. as nurse. Late husband was a blacksmith. His business dwindled on account of 5 years' illness, and at his death everything was swallowed up by a mortgage. Adopted daughter, s., 22, dressmaker, lives with recipient. Statements confirmed, and recipient said to be respectable and hard working by 5 reliable authorities. Gown every 2 years, and 1 ton of coal annually.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Husband died 41 years ago. He was originally a clerk, but started a brewery 5 years before his death, but litigation and a mortgage resulted in recipient being obliged to take to washing and needlework to support self and young family. Admitted to Hospital 24 years ago as nurse at 9s. a week, but had to give up through old age and infirmity 9 years ago. Statements confirmed by 5 reliable authorities, who stated that recipient was very respectable. One dress and 3 tons coal annually.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Late husband, in business as a shoemaker, died 10 years ago. He failed in business on account of his unsteady habits. Recipient then went out as housekeeper, and latterly stayed with friends for a short time before admission to Hospital about 13 months ago. Children have not helped. Statements confirmed and recipient said to be a woman of very good character, who had worked hard by 4 reliable authorities. Dress and coals as above (No. 368).
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Late husband, coachman, earning 20s. a week, died 12 years ago. Up to 8 years ago when she was admitted to Hospital, recipient supported self by charing. Children only give a little help occasionally. Statements confirmed by 4 reliable authorities who said that recipient was very respectable and had worked hard. Dress and coals as above No. 368).

BEVERLEY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Sir Michael War- ton's Hospital.	371	W.	58	58	Formerly Cook	None	1	Nil	Clean and comfortable	£10 in P. O. Savings' Bank.
Kenningham's Buildings.	372	M. M.	75 72	75 72	Formerly labourer None	2 sons (1 married) 1 daughter (married)	2	Nil	Clean and comfortably furnished	Insured in Prudential
Ditto - ditto	373	W.	67	15	Formerly nurse	1 daughter	2	Nil	Well furnished, clean and comfortable	Nil
Westoby's Alms- houses	374	S.	59	59	Formerly housekeeper	—	1	Nil	Dirty and untidy	30s. in P.O. Savings' Bank
Ditto - ditto	375	W.	77	42	Needlewoman	1 son and 1 daughter (both married)	1	Nil	Clean and tidy	Insured in Prudential
Parker's Alms- houses	376	Wr.	84	84	Formerly shopkeeper and dog fancier	None - -	3	Nil rates about 6s. half year	Very clean and com- fortable	Insured in Royal Liver
Ditto - ditto	377	M. M.	85 77	70 70	Formerly master joiner None - -	1 son and 7 daughters (all married; 1 a widow)	3	Nil (rates)	Clean and well fur- nished	Insured in Prudential

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient has been in the Hospital 2½ years. She is supposed to look after the only other inmate at present in the Hospital, a very old woman. Her husband died 9 years ago and she supported herself up to time of admission by cooking and nursing. She draws upon savings when necessary. Four reliable authorities confirmed recipient's story and said that she was very respectable. Three tons coal annually, and a little help in kind at Christmas from private source.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Husband, formerly earning 18s. a week, has had a stroke of paralysis, and has been unable to work since admission to the Almshouse 8 years ago. Wife is stout and strong. Single son, 42, painter, has not assisted and is said to be lazy and intemperate. Five credible authorities confirmed recipient's statements and testified to their respectability and former industry.
Nil	0 7 0	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Recipient, who has been twice married, has one daughter by first husband, a policeman. Second husband, who died four years ago in this Almshouse, to which they were both admitted 9 years ago, was a draper in the town but became bankrupt after borrowing her savings, £50. She was his third wife. Daughter pays for a holiday for her each summer. Recipient is somewhat eccentric, but her statements were said to be true, and her character respectable by 5 credible informants.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient lost her father at an early age, and supported her mother for many years. About 6 years' ago she opened a little general shop but was unsuccessful, and losing everything, received out relief, 3s. a week, for a month, until she could get a situation. Has only been in Almshouse 6 months. Statements confirmed by 5 reliable persons, who stated that she was very respectable. Also recipient of 2s. (General), and 3 cwt. coal from private charity.
Nil	0 4 0	Nil	Nil	Nil	Nil	0 1 0	Nil	0 5 0	Late husband, labourer, earning 18s. a week, died 4 years ago. During his last illness, which lasted 1 year, they received 8s. a week out-relief, and after his death 3s. was continued to recipient until her admission to Almshouse 2½ years ago. Children have not helped. Statements confirmed, and recipient said to be very respectable by 4 reliable authorities. Also recipient of 2s. (General) and 3 cwt. coal from private charity.
Nil	0 2 4	Nil	Nil	Nil	0 3 0 (nephew and niece)	Nil	0 3 6 (old employer)	0 8 10	Recipient had a small general shop for 46 years, when he sold the business for £235, most of which was lost through a defaulting solicitor. For 25 years he was showing dogs for various noblemen and leading sportsmen. He was also for many years a choirmaster. He lost his wife about a year ago, and has been an inmate of Almshouse 9 years. He is very well-known as a celebrated character in the town, and his story was confirmed, and he was said to be very respectable, good, and deserving, by 5 leading authorities. Also receives 2s. (General), 12s. 6d. and 4 cwt. coal (St. Mary's); 10s. (Ellinor's), and many little private gifts.
Nil	0 3 6	Nil	Nil	Nil	Nil	Nil	0 10 0 (old customer)	0 13 6	Recipients have been 10 years in Almshouse. Husband had a business in Lairgate 40 years. After selling up stock, &c., amount in hand was only about £12, most of which has gone in doctors' bills. Recipients do not wish to ask any assistance from children. Statements said by 5 reliable authorities to be true. Recipients were very respectable and had worked hard, but the son drank a good deal and had done much injury to father's trade. They also receive 2s. and some help in kind from private charity at Christmas.

BEVERLEY—continued.

NAME OF CHARITY.	No.	M., S. W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Thwaites Fox's Pension.	378	W.	73	73	Formerly Laundress	1 son (single); 3 daughters (2 married)	Cottage (5)	0 11 6 monthly and poor rate	Clean and comfortable	Insured in Prudential
Ditto - ditto	379	W.	73	38	Laundress	2 sons (1 married); 5 daughters (all married)	Cottage	9 0 0 per annum and rates	Very clean -	Insured in Prudential
General Charities	380	W.	55	38	Charwoman	4 sons (2 married), 4 daughters (1 married)	Cottage (4)	0 11 6 monthly and rates	Exceedingly clean and well-furnished	Insured in Prudential
Ditto - ditto	381	W.	79	54	Cobbler	1 son (married)	Cottage (2)	0 2 0 per week and poor rate	Very poor but fairly clean	Nil
Ditto - ditto	382	W.	79	50	None	1 son (single)	Cottage (2)	0 2 6 per week and rates	Clean and well-furnished	£120 in local bank
General Charities	383	W.	64	35	Joiner	1 son (married), 2 daughters (single)	Cottage (3)	5 0 0 per annum and rates	Very clean and comfort- able	Insured in Prudential
Ditto - ditto	384	W.	52	33	Charwoman	1 son (under 14)	Cottage (2)	0 1 3 per week and poor rate	Poorly fur- nished but clean	Nil

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BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 4 6	Nil	Nil	Nil	Nil	Nil 0 6 0 (single son's); 0 11 0 (single daughter's)	0 5 0 (old employer)	1 6 6	Late husband tailor, died 27 years ago, and after his death recipient supported self and younger children by washing. Six years ago a broken wrist prevented her from working any longer, and her employer gave her 5s. a week as compensation. Single son, 41, tailor, and single daughter, 32, laundress, live with her, putting earnings into family budget. Son is consumptive. Statements confirmed and recipient said to be worthy and respectable by 6 reliable persons. Also recipient of 2s. 6d. (General) annually.
Nil	0 4 6	Nil	Nil	Nil	Nil	0 2 0 1 1 0 (son's)	Nil	1 7 6	Late husband, Army pensioner (1s. 6d. a day) and groom, died 11 years ago. Recipient has since supported herself by washing and help from children occasionally. Has enjoyed pension 9 years. Single son lives with her, but is often out of work. Statements confirmed by 5 reliable authorities, who said recipient was well known in the town as a very respectable, hard working woman. Son, however, is said to be lazy and given to drink. Also 2s. 6d. (General) and 2 cwt. coal (St. Mary's).
Nil	Dole (see remarks)	Nil	Nil	0 0 6	Nil	0 1 6 12 0 6 6 (single sons')	Nil	1 0 6	Late husband compositor, earning 24s. a week, but an unsteady man, died 16 years ago. Recipient had out relief until children were able to earn. Eldest son, m., 33, tanner, allows her 2s. monthly. The 3 single daughters are in service, and 2 single sons, 19 and 16, tanners, live with her. Has had gift 16 years. Statements confirmed and recipient's character said to be excellent by 6 reliable authorities. Dole 2s. at Christmas.
0 4 0	Dole (see remarks)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 5 0	Recipient's wife died in asylum in 1891. He suffers from sciatica and has not been able to do much work for 8 years. Son's whereabouts unknown. Has had out-relief and also dole from General Charities for last 2 years. Statements confirmed and recipient said to be steady and hard working by 4 credible authorities. Dole 2s. (General) and 5s. (Clarkson's Charity).
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil 1 5 0 (son's)	Nil	1 5 0	Recipient, whose late husband was a millwright, has been a widow 2 years. Has since been supported by son, s., 41, painter, with whom she lives. He pays rent and gives mother 10s. weekly for housekeeping. The money in bank was a legacy from sister who died 6 months ago. 4 reliable authorities confirmed story, and testified to good character of recipient. Dole 2s. at Christmas (3 years).
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 0 0	Nil	1 0 0	Recipient is now in constant work for Corporation. When he has been out of work children have assisted him. Since wife's death, 14 years ago, a daughter has kept house for him. Has received the gift 2 years. Statements confirmed and recipient said to be respectable and hard working by 4 credible informants. Dole 2s. (General), and 4 cwt. coal (St. Mary's).
0 4 0	Dole (see remarks)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 5 0	Late husband, labourer, earning 18s. weekly, died 9 years ago. Since then recipient has been almost entirely dependent on out-relief, and little doles. Son, 10, is very delicate. There is a step-son, 40, ex-policeman, who drinks and refuses to assist. Statements said to be correct by 4 reliable authorities, who said that recipient was very respectable and had had a hard struggle. Dole 2s. 6d. (General), 4 cwt. coal (St. Mary's), a little occasional help from Church, and "6d. now and then" from charitable persons.

BEVERLEY—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years	Years				£ s. d.		
Ellinor's Charity-	385	S.	74	74	Laundress	—	Cottage (2)	0 1 10 per week	Very neat and clean	Insured in British Workman
Ditto ditto	386	S.	70	70	Shopkeeper	—	Cottage and shop (4)	7 0 0 per annum and rates	Very clean	Nil
Ditto ditto	387	M.	70	70	Formerly labourer, now hawker.	2 daughters (married)	Cottage (2)	0 1 6 per week and rates	Horribly dirty	Insured in Prudential
		M.	72	72	None					
Ditto ditto	388	M.	67	67	Formerly painter	3 sons (1 married, 1 a widower), 8 daughters (5 married, 1 widow, 2 single)	Cottage (4)	0 11 0 month- ly and rates	Clean and comfortable	Insured in Prudential
		M.	61	61	Formerly nurse					
✓ Clarkson's Charity	389	M.	68	40	Formerly labourer	1 son (single) 2 daughters (1 married, and 1 single)	House (7)	12 0 0 per annum.	Clean and comfortably furnished.	Oddfellows (M.U.) Insured in Prudential
		M.	64	40	None					
Ditto ditto	390	M.	68	46	Formerly coachman	3 sons (2 mar- ried, 2 daughters (married)	Cottage (4)	0 10 0 monthly and rates	Very clean and comfort- able.	Insured in Prudential
		M.	65	46	None					
Ditto ditto	391	M.	75	75	Formerly bricklayer	2 sons (1 married, 1 widower), 2 daughters (single)	Cottage (5)	7 0 9 per annum. and rates	Clean and comfortable.	Oddfellows (Independent) Insured in Prudential
		M.	75	75	None					

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BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 3 6	Doles (see remarks)	Nil	Nil	Nil	Nil	0 1 0	Nil	0 4 6	Recipient is sole survivor of a family of 11. She does a very little washing for a lady, who has employed her since her father's death 30 years ago, and who helps her in kind occasionally. Statements confirmed, and recipient said to be very respectable and deserving by 4 reliable authorities. Doles 10s. at Easter (Ellinor's Charity), 2s. (General), 2 cwt. coal (St. Mary's).
0 2 6 (brother's)	Doles (see remarks)	Nil	Nil	Nil	Nil	2 0 0 (gross)	Nil	2 2 6	Recipient was many years in service. With savings started business 26 years ago, used to do very well, but of late years trade had fallen off considerably and she would have before long to give up, especially as she was badly troubled with asthma. Brother, wr., 75, receiving out-relief, 2s. 6d. weekly, and Clarkson's gift, 5s., lives with her. Statements confirmed by 5 reliable informants, who said recipient was always very respectable and industrious. Brother said to be fond of drink. Doles 10s. (Ellinor's), 2s. 6d. (General), 2 cwt. coal (St. Mary's).
0 5 0	Doles (see remarks)	Nil	Nil	Nil	Nil	0 3 0	Nil	0 8 0	Husband earns a little by selling fruit, and has been unable to work for 7 years. Wife appears to be a strong woman, but very dirty. The yard in which they live is said to be the worst in the town. Property in very bad state. Recipients said by 5 reliable authorities to be beggars and intemperate. Doles 10s. (Ellinor's), 5s. (Clarkson's), 2s. (General), 2 bags coal (St. Mary's).
0 7 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	7 0	Husband has suffered from lead poisoning and partial paralysis, and has been almost bed-ridden for 16 years. There were 20 children originally. Wife is capable of work, but stays at home to tend husband. Children do not help. According to 4 reliable informants recipients' statements are in the main correct, but the character of both is not quite satisfactory. Husband especially is regarded as a hypocrite and a beggar, and is said to receive a great deal of assistance privately. Doles 10s. (Ellinor's), 5s. (Clarkson's), 2s. (General).
Nil	Doles (see remarks)	Nil	0 5 0	Nil	Nil	Nil 1 16 0 (son's)	Nil	2 1 0	Husband has been unable to work for 4 years. Single son, 36, engineer, lives at home and is main support. Daughter, s., 28, very delicate, also lives with parents. Later on, recipients hope to let apartments, as it is difficult to get a cheaper house. Statements said to be correct by 4 reliable authorities, who said that recipients were quiet people and very respectable. Doles 5s. (Clarkson's), 10s. (Ellinor's).
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 17 0 (son's)	Nil	1 1 0	Husband has been unable to work for 12 years on account of rheumatism. Single son, 22, butcher's assistant, lives at home and helps. Other children do not help. Statements said to be reliable and recipients very respectable by 4 credible informants. Husband used to work hard. Doles 5s. (Clarkson's), 10s. (Ellinor's), 2s. 6d. (General), 4 cwt. coal (St. Mary's).
Nil	Doles (see remarks)	Nil	0 1 6	0 2 0 (daughter)	Nil	Nil 1 7 0 (son's)	Nil	1 10 6	Recipient and wife are practically supported by children. Widowed son, 45, policeman, lives with them, paying rent and giving mother £1 weekly, single daughter, 38, assistant matron, sends 2s. a week. Other single daughter, 36, keeps house. Statements said to be correct and family very respectable by 5 reliable authorities. Doles 5s. (Clarkson's), 10s. (Ellinor's), 2s. (General), 2 cwt. coal (St. Mary's).

BEVERLEY—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Clarkson's Charity	392	{ M. M.	50 47	50 47	Formerly groom Charwoman	4 sons and 5 daughters (all single, from 7 to 21)	Cottage (4)	6 10 0 per annum and rates	Barely fur- nished, very clean	A.O.F.
Ditto - ditto	393	{ M. M.	63 62	63 62	Casual Labourer Charwoman	1 daughter (single)	Cottage (4)	6 0 0 per annum and rates	Very clean and com- fortably fur- nished	Oddfellows
St. Martin's Paro- chial	394	W.	80	77	Formerly nurse.	1 daughter (married)	Cottage (3)	4 10 0 per annum and rates	Poor and dirty	Nil
Ditto - ditto	395	{ M. M.	39 37	39 37	Labourer None	4 sons and 4 daughters (from 20 to 3)	Cottage (4)	0 2 0 per week and rates	Clean, but poorly furnished	Insured in Prudential
Ditto - ditto	396	{ M. M.	51 49	51 49	Casual labourer Laundress	2 sons and 6 daughters (all single, from 27 to 5)	Cottage (4)	0 2 0 per week and rates	Very clean and comfort- ably furnished	Nil
Ditto - ditto	397	W.	49	49	Lets apartments	2 sons (single), 1 daughter (married)	House (7)	Nil rates	Exceedingly comfortable and clean	Oddfellows (late husband) £20 in P.O. saving bank

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Doles (see remarks)	Nil	0 2 6	Nil	Nil	Nil 0 6 0 0 11 0 0 5 0 (sons')	Nil	1 7 0	Husband has been out of employment on account of paralysis for 14 years. Two brothers help occasionally. Eldest daughter, 21, and son, 18, in service, assist now and then; family income is mainly derived from earnings of wife and 2 sons—one, 20, grocer's porter, the other, 14, errand boy. Statements confirmed and recipients said to be very respectable. Man did not give up work till compelled. A deserving case of distress for which husband was not to blame—5 reliable authorities. Doles 5s. (Clarkson's), 10s. (Ellinor's), 2s. (General), 2 cwt. coal (St. Mary's).
0 5 0	Doles (see remarks)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 7 0	Husband was apprenticed to shoemaking by Warton's Charity, but his master failed, so it was said, before he had really learnt the trade. Since then he has earned a living by casual work. Wife is nearly blind. Daughter does not assist. Statements confirmed by 5 reliable authorities, who said both recipients begged. The man did not drink, but was a great glutton and had a weakness for public dinners and chapel teas. He was lazy and altogether a weak character. Doles 5s. (Clarkson's), 10s. (Ellinor's), 2s. 6d. (General), 2 bags coal (St. Mary's).
0 4 0	Doles (see remarks)	0 1 0	Nil	Nil	Nil	Nil	Nil	0 5 0	After husband's death—he was a bricklayer earning 24s. a week—48 years ago, recipient maintained herself by charring up to 5 years ago, when she commenced to receive out-relief. Daughter does not assist. Statements confirmed by 5 reliable persons, who said recipient was a very respectable old woman who had worked hard. Doles Meat, 1s., groceries, 1s. 6d., at Christmas (St. Martin's), 10s. (Ellinor's), 2s. 6d. (General).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 18 0 0 6 0 (son's)	Nil	1 4 0	Husband said to earn only 13s. or 12s. in winter owing to short hours. Eldest daughter, 20, in service, can only support self. Eldest son, 17, lives at home and contributes wages to housekeeping. House in bad repair and shockingly damp. 7 children at home. Statements said to be correct and recipients of very good character, by 4 reliable authorities. Doles, 2s. 6d. in kind (St. Martin's), 2s. (General).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 4 0 0 3 0 10 0 5 0 (sons')	Nil	1 2 0	Husband has only been able to do casual work for last 5 years, owing to ill-health. 2 years ago he was in Infirmary for few weeks, and wife received out-relief, 5s., and 1 stone flour during that time. Eldest daughter, 27, in service, buys younger children clothes; second daughter, 25, helps with coal, etc.; 2 sons—20, baker, and 16, errand boy—contribute 10s. and 5s. respectively. Statements confirmed and recipients said to be very respectable by 4 credible informants. Doles 2s. 6d. in kind (St. Martin's), 2s. (General).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	1 19 0 (2 lodgers)	0 3 3 (rent of property)	2 2 3	Husband, joiner, earning 27s. a week, died 14 years ago. Since his death she has supported self and children, while young, by letting lodgings. House in which she lives and that next door are recipient's property, bought by late husband through a building society. Sons are supporting themselves. Recipient was agent for some time for the notorious Nelson's Pension Tea. Statements confirmed by 5 reliable authorities, who said recipient was very respectable and well off. Did not need charity. Doles 2s. 6d. in kind (St. Martin's), 2s. 6d. (General), for 12 years.

BEVERLEY—continued.

NAME OF CHARITY.	No.	M., S., Wf., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
S. Martin's Paro- chial	398	{ M. M.	60 57	60 57	Tanner's labourer Charwoman	1 son and 1 daughter (both single)	Cottage (4)	0 2 9 per week and rates	Clean, barely furnished	Tanyard Club
S. Mary's Paro- chial	399	W.	70	22	Formerly laundress	3 daughters (2 married)	Cottage (3)	0 2 0 per week and poor rate	Clean and comfortable	Nil
Ditto - ditto	400	W.	79	30	Formerly laundress	1 son and 2 daughters (all married)	Cottage (4)	0 2 6 per week	Very neat and clean	Nil
Ditto - ditto	401	W.	48	37	Laundress	4 daughters (2 married)	Cottage (3)	0 2 6 per week and rates	Exceptionally clean and comfortable	Insured in Prudential
Ditto - ditto	402	{ M. M.	75 53	75 53	Formerly plumber Charwoman	2 sons (single) 3 daughters (2 married)	Cottage (4)	0 3 0 per week and rates	Very clean and nicely furnished	Insured in Prudential
Walker's Pasture Gift	403	W.	79	18	Formerly nurse	None	Cottage (2)	0 1 9 per week and poor rate	Very clean and nicely fur- nished	Nil

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BEVERLEY—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Dole (see remarks)	Nil	0 9 6	Nil	Nil	Nil 0 2 3 0 4 0 (son's)	Nil	0 15 9	Husband has worked at a tan yard for 40 years, and earns, as a rule, 22s. a week; at present sick and on Club. Son, s., 22, living at home, only a casual labourer (see earnings). Single daughter, 24, in service, does not help. House is old, damp, and in bad repair. 3 reliable informants confirmed recipient's statements, and said they were very hard working and respectable, but son was too fond of drink. Dole 2s. 6d. in kind (St. Martin's).
0 4 0	Doles (see remarks)	0 0 6 (Wes- leyan)	Nil	0 1 0	Nil	Nil	Nil	0 5 6	Recipient's husband, coachman, earning 21s. weekly, died 12 years ago, and she has had out-relief ever since. She partly supported herself by washing and taking a lodger. Single daughter, 29, laundry-maid at Asylum, pays rate and gives mother 1s. a week. Recipient is nearly blind from gout in the eyes. Statements confirmed by 4 reliable authorities, who stated that there was nothing against recipient's character, except that she was a great beggar. Doles 2 bags coal (St. Mary's), 2s. 6d. (General).
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 9 0 (grand daughter's)	Nil	0 13 0	Recipient has been a widow 43 years. Husband was a master blacksmith. She brought up 8 children of whom only 3 survive. Has had parish relief for 6 or 7 years. Granddaughter (mother deceased), 21, milliner, lives with her, contributing her earnings to the upkeep of the home. 5 reliable persons confirmed her statements, and said that recipient was fairly respectable, but a cadger. Doles 2 bags coal (St. Mary's), 2s. (General, 10s. (Ellinor's).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 9 0	Nil	0 9 0	Husband, cabinetmaker, earning 24s. a week, died 8 years ago. Recipient had a little out-relief at that time on account of young family. Eldest daughter, m., 28, helps with a shilling or two and a little food now and then. Youngest daughter, s., 22, lives with recipient and helps in washing, though very delicate. It was on her account that mother received Walker's Pasture Gift last year. Statements confirmed, and recipient said to be a most respectable woman, who had worked hard and persevered well, by 5 reliable authorities. Doles 2 cwt. coal (St. Mary's); Walker's Pasture Gift, 30s.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 3 0 0 18 0 (elder son's)	Nil	1 1 0	Husband had an accident 20 years ago resulting in a rupture requiring an operation which was said to have been unsuccessful. He was bedridden for 16 years, and during that time had 7s. a week out-relief. Now supported by wife and elder son. Younger son is out of work. Both are living at home. Single daughter, 24, in service, helps occasionally. Statements confirmed by 4 reliable persons, who said that wife worked hard, but husband was unsatisfactory—a bit of a malingerer. Doles 4 bags coal (St. Mary's), 5s. (Clarkson's), 2s. 6d. (General).
Nil	Gift and doles (see remarks)	0 3 10	Nil	Nil	Nil	Nil	0 3 10 (old employer)	0 7 8	Husband, tailor, died 23 years ago in St. Pancras Infirmary. During his illness and after his death recipient supported herself by sick nursing. She travelled about England and the Continent, nursing distinguished patients for 40 years. Now enjoys a pension, £10 a year, from a London Nursing Home, and another, same amount, from an old employer. Is afflicted with an internal tumour. Statements confirmed, and recipient said by 3 reliable persons to be respectable and deserving. Doles Walker's Pasture Gift, 30s., Freeman's Gift, 10s., 2s. (General), 2s. 6d. in kind (St. Martin's).

BEVERLEY—*continued.*

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.			£ s. d.			
Walker's Pasture	404	{ M. M.	62 52	62 52	Labourer None	2 sons and 1 daughter (all single)	Cottage (5)	0 3 6 per week and rates	Comfortably furnished, clean and neat	Oddfellows (M.U.)
Ditto ditto	405	{ M. M.	45 45	45 45	Cowkeeper None	2 sons and 2 daughters (all under 14)	Cottage (4)	Nil £46 and £10 per annum rates for plant	Scrupulously clean and com- fortably furnished	Oddfellows (GrandUnited) Some savings, amount not stated

YORK.

Ingram's Hospital	406	W.	72	57	Laundress	1 daughter (single)	2	Nil water and gas rates	Spotlessly clean and comfortable	Insured in Prudential
Ditto - ditto	407	W.	75	35	Formerly cook and housekeeper	1 daughter (widow)	2	Nil water and gas rates	Bright, clean and comfortable	£40 in York Sav- ings Bank
Ditto - ditto	408	W.	67	40	Formerly laundress	1 son (married)	2	Nil water and gas rates	Very neat and clean	Insured in Liverpool Victoria
Lady Hewley's Hospital	409	W.	78	34	Formerly laundress	None	4	Nil	Comfortably furnished and very clean	Insured in Pearl
Ditto ditto	410	S.	76	76	Formerly nurse	—	4	Nil.	Clean and comfortable	Nil

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BEVERLEY—*continued.*

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Gift (see remarks)	Nil	Nil	Nil	Nil	1 0 0 0 12 0 (son's)	Nil	1 12 0	Recipient, who has been employed in a tanyard for 50 years, works a garden and keeps a cow and 2 pigs. Elder son is farming in Canada, and younger works at the tanyard, and lives at home. Daughter helps mother. Gift was given in consideration of loss of a cow. Statements said to be reliable, and recipient and family respectable, hard working and thrifty by 4 credible authorities. Walker's Pasture Gift £4.
Nil	Gift (see remarks)	Nil	Nil	Nil	Nil	5 15 0 (gross)	Nil	5 15 0	Recipient has been in business as cowkeeper and dairyman for 20 years. Has done very well, and now keeps 10 cows. Losses, large outgoings, and family expenses have prevented much saving. The house he lives in belongs to his mother, and he pays no rent or rates for it. Gift was given in consideration of loss of a cow. According to 4 good authorities statements were reliable, and recipient was said to be very respectable, and in good circumstances. Some surprise was expressed that he had claimed the gift. Walker's Pasture Gift, £4.

YORK.

Nil	0 1 11 0 2 0	Nil	Nil	Nil	Nil	0 10 0	Nil	0 13 11	Late husband, cabinetmaker, earning 25s. a week, has been dead 20 years. Recipient and daughter have since lived and worked together for 7 years in Ingram's Hospital. Statements said to be correct and recipient and daughter very respectable and hard working by 3 reliable authorities. Besides stipend, 2s. a week from Minster and a dole of 5s. annually.
Nil	0 1 11	Nil	Nil	Nil	Nil	Nil	Nil	0 1 11	Recipient has been a widow 26 years. Late husband was a groom, in consumption for years, and she kept home together by cooking, etc. Has been in Hospital 24 years, and worked up to 8 years ago. Has had good situations and been able to save. Daughter sends her a present occasionally. Not known in York. Said to be very respectable by 2 good authorities. Also dole 5s. annually.
0 4 0	0 1 11	Nil	Nil	Nil	Nil	0 1 0	Nil	0 6 11	Late husband, stonemason, unable to work regularly for 10 years, died 5 years ago. Recipient has had out-relief for 18 months, and has been in Hospital 2 months. Still earns about 1s. weekly at needlework. Son, m., 43, railway clerk, used to pay her rent, does not help now. He has a consumptive wife and 3 children dependent. Statements confirmed and recipient said by 3 reliable authorities to be very respectable.
Nil	0 9 3	Nil	Nil	Nil	Nil	Nil	Nil	0 9 3	Late husband, who died 25 years ago, was inspector of painting on N.E. Railway, earning £3 15s. a week. He became paralysed 3 months after marriage, and she had to partially support him for 9 years, N.E.R. Co. allowing him £1 a week till his death. Her sole income now consists of Hospital allowance. Has been an inmate 14 years. Statements confirmed by 4 responsible persons, who said that recipient was most respectable.
Nil	0 9 3	Nil	Nil	Nil	Nil	Nil	Nil	0 9 3	Recipient came into the Hospital to nurse her mother, who was an inmate, 21 years ago, and has been 11 years an inmate herself. While she was able, she nursed several other old ladies, receiving a small sum for her services. 4 reliable authorities confirmed her statements, and said she was very respectable and deserving.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Colton's Hospital	411	W.	62	62	None - -	1 daughter (married)	1	Nil.	Poorly fur- nished, very clean	Nil
Ditto - ditto	412	W.	63	63	Formerly charwoman	1 daughter (single)	2	Nil	Very clean and nicely kept	Insured in Prudential
Ditto - ditto	413	S.	68	68	Charwoman	—	1	Nil	Very clean	£15 in Savings Bank
Harrison's Hos- pital	414	S.	70	36	Formerly let apartments	—	2	Nil	Well furnished and nicely kept	£3 in Savings Bank
Ditto - ditto	415	S.	75	50	Formerly dressmaker	—	2	Nil	Clean and comfortably furnished	£8 in York Savings Bank
Ditto - ditto	416	W.	66	39	Formerly housekeeper	None	2	Nil	Poorly furnished, but clean	Nil
Ferry's Memorial Homes	417	W.	75	57	Formerly housekeeper	None	2	Nil Gas and water rates	Clean and well furnished	Nil

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 2 9	Nil	Nil	Nil	0 1 11 (grand-son)	Nil	Nil	0 4 8	Late husband died 11 years ago. Originally a valuer and auctioneer in good position, he took to drink and undesirable company, and at his death was keeping a small secondhand furniture shop. Recipient let lodgings, for a few years, assisted by daughter, who has now been married some years and lives in Valparaiso. Grandson, 18, sends recipient £5 a year. Has been in Colton's Hospital 7 years. Had to spend £2 on admission in repairs. Room very damp. Recipient's story fully confirmed by 4 reliable authorities, who gave her an excellent character. Also 2 cwt. coal and 2s. 6d. (All Saints').
Nil	0 2 9	Nil	Nil	Nil	Nil	0 8 0 (daughter's)	Nil	0 10 9	Recipient had to support husband and family of 6 children 4 years before his death (22 years ago) owing to his bad state of health. Only one child survives, a daughter, s., 32, laundress, who lives with mother in the Hospital, and they subsist on united income. Statements confirmed, and recipient said to be very respectable by 3 reliable authorities. Also Hodgson's Grant, 30s., on account of daughter's sickness, and 2 cwt. coal and 2s. 6d. (All Saints').
Nil	0 2 9	Nil	Nil	Nil	Nil	0 3 0	Nil	0 5 9	Up to time of admission to Hospital, 7 years ago, recipient was in service. She supported her father for some years. Has had a considerable amount in savings, but now only £15 left. Earns 3s. a week for cleaning a school. (This room is fearfully damp, beads of water starting through wall all round.) Statements confirmed, and recipient said by 4 credible informants to be very respectable and hard working. Also 2 cwt. coal and 2s. 6d. (All Saints').
Nil	0 8 0	Nil	Nil	Nil	Nil	Nil	Nil	0 8 0	Recipient partly supported mother for some years. For about 10 years, she and a friend kept a little school, and on her friend leaving her and entering Wandesford's Hospital, she let apartments for 3 years. Has been in Hospital 9 years. Nearly all her savings are exhausted. Statements confirmed, and recipient said to be very respectable and formerly hard working by 3 reliable authorities.
Nil	0 8 0 0 3 10 Lady Cuning- ham's Charity	Nil	Nil	Nil	Nil	Nil	Nil	0 11 10	Recipient supported herself by dressmaking until admission to Hospital 2 years ago. Was formerly in partnership with sister (now deceased). Father, an old sea captain, died 30 years ago. Statements confirmed, and recipient said to be very respectable by 3 reliable persons.
Nil	0 8 0	Nil	Nil	Nil	Nil	Nil	Nil	0 8 0	Late husband, theatrical wigmaker, died 4 years ago. Business had deteriorated, and there was a bill of sale on stock, fittings and furniture, and solicitor took all. Recipient went out as housekeeper until admitted to Hospital 4 months ago. Statements confirmed by 4 reliable authorities, who remembered husband, and recipient said to be a very respectable woman who had worked hard.
0 8 6 (sister's)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0 (rent)	0 8 6	Recipient before marriage was housekeeper to a member of the Terry family. Late husband, who died 8 years ago, was a pensioned ex-Police Inspector. Recipient has 5s. weekly from cottage property. Sister, w., 78, who has out-relief, lives with her. Statements fully confirmed by 3 credible informants, who gave recipient a very good character.

YORK—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Terry's Memorial Home	418	{ M. M.	Years. 79 77	Years. 60 60	Formerly confectioner. None	2 sons (mar- ried) 4 daugh- ters (3 married)	2	£ s. d. Nil, gas and water rates.	Neat, clean and com- fortable	£20 in Sav- ings Bank.
Middleton's Hos- pital	419	W.	70	70	Formerly charwoman.	None	1	Nil	Very neat and clean	A.O.F. (late husband); insured in Prudential
Ditto - ditto	420	W.	68	56	None	None	1	Nil	Very clean and com- fortably furnished	Insured in Royal Liver; about £5 in Savings bank.
Ditto - ditto	421	W.	67	67	Formerly let apartments	None	1	Nil	Very neat and clean	Nil
Ditto - ditto	422	W.	67	67	Formerly needlewoman	2 sons and 1 daughter (all married)	1	Nil	Comfortably furnished and clean	Insured in Prudential
Barstow's Hospital	423	W.	81	81	Formerly needlewoman	3 sons (all married)	1	Nil	Clean and comfortable	Oddfellows (late husband)
Ditto - ditto	424	W.	70	41	Formerly laundress	None	1	Nil	Very clean, but poorly furnished	Nil
St. Thomas's Hos- pital	425	W.	77	77	Formerly nurse	None	1	Nil	Comfortable and clean	Insured in Prudential

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 0 5 0 (old employers)	£ s. d. 0 5 0	
									Husband was employed in the Terry firm for 45 years, earning £1 8s. a week, and has been 8 years in the Home. Children assist occasionally, except eldest son who has been disabled by machine accident and is supported by children. Statements confirmed by 5 reliable persons, who said recipients were very respectable.
0 2 6	0 3 2	Nil	Nil	Nil	Nil	Nil	Nil	0 5 8	Late husband, shoemaker, died 10 years ago. Seven years before his death he deserted recipient, who supported self by office cleaning until admitted to Hospital 2 years ago. She is very lame and obliged to use a stick, and cannot read. Four reliable authorities said recipient's story was quite true and she was a respectable woman. Husband was said to have been intemperate and an incessant beggar.
Nil	0 3 2	Nil	Nil	Nil	Nil	Nil	Nil	0 3 2	Late husband, telegraphist, earning about £2 a week, died 15 years ago. Recipient then lived on savings until admission to Hospital 7 years ago. Friends help a little in kind now and then. Statements confirmed by 3 reliable authorities who said that recipient was a very respectable old woman. Dole 2 bags coal (S. Mary Bishophill, junr.).
Nil	0 3 2	Nil	Nil	Nil	Nil	Nil	Nil	0 3 2	Late husband, solicitor's clerk, earning 20s. weekly, died 36 years ago. Recipient then supported self by letting apartments supplemented by a little help from brother and sister. Had some savings, but all now exhausted. Has been an inmate 11 years. Brother sends 5s. occasionally. Recipient is a cripple and suffers from sciatica. Four reliable informants confirm statements, and said recipient was of very good character.
0 2 6	0 3 2	Nil	Nil	Nil	Nil	Nil	Nil	0 5 8	Late husband, cabinet maker, earning 25s. weekly, committed suicide 18 months ago. He was of very intemperate habits and cruel to wife. After his death, recipient stayed with a married daughter until admitted to Hospital 1 year ago. Children said to be unable to assist. Story confirmed by 5 reliable authorities, who considered recipient a respectable woman, who had had a hard time.
Nil	0 3 6	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	Recipient has been a widow 40 years. Late husband was a sawyer. After his death, she maintained herself by needlework, earning about 6s. a week, supplemented by another 6s. out-relief until children were able to work. Two sons were educated at Bluecoat School. Has been in Hospital 15 years. Children said to be unable to help. Statements said to be reliable, and recipient very respectable by 3 credible authorities. Coals (= 14s.) at Christmas.
Nil	0 3 6	Nil	Nil	Nil	Nil	Nil	Nil	0 3 6	Late husband, labourer, was unable to work through illness for 17 years before his death, which occurred 13 years ago. Recipient supported both by laundry work, earning about 10s. a week, supplemented by 3s. 6d. out-relief, which was continued to her until admitted to Hospital 3 years ago. Delicate and subject to fainting fits. Statements confirmed, and recipient said to be very respectable by 4 reliable authorities. Coals (= 14s.) at Christmas.
Nil	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient has been a widow 22 years. Late husband, labourer, earning 17s. a week, was consumptive. During married life and after she earned about 5s. a week by nursing. Had 6 children, who all died young. Has been in Hospital 4 years. Four reliable persons confirmed recipient's statements, and said she was very respectable, and had worked hard. Dole 1 loaf weekly (St. Mary Bishophill).

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Trust.
St. Thomas's Hos- pital	426	W.	Years. 83	Years. 83	None	1 son (married)	1	£ s. d. Nil	Very clean and comfortably furnished	Nil
Ditto - ditto	427	W.	87	61	Formerly nurse	1 son (married), 3 daughters (2 married, 1 widow)	1	Nil	Very clean and com- fortable	£40 in Post Office Savings Bank.
Cordwainers' ² Maison Dieu	428	Wr.	69	50	Formerly shoemaker	4 daughters (all married)	2	Nil	Well furnished, very clean and orderly	Druids
Ditto - ditto	429	Wr	72	31	Cobbler.	None	2	Nil	Exceptionally filthy	Nil
Mason's Hospital	430	S.	65	65	None	—	1	Nil	Clean and tidy	Nil
Ditto - ditto	431	W.	76	76	Formerly cook	None	1	Nil	Very well furnished, clean, and comfortable	£20 in Post Office Savings Bank
Wandesford's Hospital	432	S.	79	11	Formerly lady house- keeper	—	2	Nil	Refined and tastefully furnished	Nil
Ditto - ditto	433	S.	74	4	Formerly companion	—	2	Nil	Comfortable and furnished in good taste	Nil

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earn-ings.	Other Sources.	Total.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 4 0	0 0 4 (Wes-leyans)	Nil	Nil	Nil	Nil	Nil	0 4 4	Late husband, who died 26 years ago, had a small greengrocery business, and did very well. After his death recipient stayed with a brother till his death, and then with son until admission to Hospital 14 years ago. Son is said to be unable to help. Statements confirmed, and recipient considered very respectable by 4 reliable authorities.
Nil	0 4 0	0 0 4 (Wes-leyans)	Nil	Nil	Nil	Nil	Nil	0 4 4	Late husband, groom, earning 21s. weekly, died 26 years ago leaving recipient with 10 children, of whom 6 are dead. She supported herself by nursing until 20 years ago when she was maintained by children for 4 years. Has been 16 years in Hospital. Children help occasionally. Statements said by 3 reliable informants to be true, and recipient very respectable.
Nil	0 1 0	Nil	Nil	Nil	Nil	Nil	0 7 0 (Army pension)	0 8 0	Recipient, an old Army pensioner, discharged with character "Very Good," and 1s. a day, has been 3 years in the Maison Dieu. His wife died 9 months ago. He is not on speaking terms with children. Statements said to be reliable, and recipient steady and respectable by 5 credible informants.
Nil	0 1 0	Nil	Nil	Nil	Nil	0 3 0	Nil	0 4 0	Recipient, an old R.H.A. man, after discharge supported himself by shoemaking, and at one time had a little shop. Now only does repairs. Has applied for out relief but was refused. Wife died 40 years ago, and only son, in R.A.S.C., in 1901. Statements confirmed by 4 reliable authorities who stated that recipient was addicted to drink and a great beggar.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient's father, who died 26 years ago, lost all his savings in Turkish Bonds. She kept house for him, and after his death, for her brother, who, when he married, supported her until her admission to Hospital, 6 months ago. Brother is still willing to assist her when necessary. Statements confirmed by 3 reliable authorities, who considered recipient respectable and deserving. Four bags coal at Christmas.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Recipient had only been married 6 months when her husband, warder at York Castle, earning 27s. a week, died, 34 years ago. She then took in lodgers for a time, but not finding this answer, went into service as cook and had several good situations, and was able to save. She has a few old friends who help her a little in kind. Statements confirmed by 3 reliable authorities, who said recipient was always respectable, hard working and thrifty. Four bags coal at Christmas.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	0 7 8 (private income)	0 17 8	Father was a large farmer in Notts. At his death eldest son inherited it, but it eventually went into another family. Recipient had a little house property which she mortgaged to assist a brother and lost thereby a good bit of money. Has been in Hospital 11 years. Ladylike and fairly well educated. Not well known in York. One reliable person who knows her said there was no doubt about her respectability.
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	0 15 4 annuity	1 5 4	Recipient was formerly in good circumstances, and for some years, she said, supported a Re cue Home at her own expense. She lost nearly all her money, however, through bankruptcy of father's executors had to give up her work, broke down in health, and lost her left eye. Went as companion to an old lady for a few years before admission to Hospital 4 years ago. Story confirmed by 4 reliable authorities, who said she was certainly a lady and well known in Church circles as fond of working for charitable objects.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.						
Wanderford's Hos- pital	434	S	73	58	Formerly schoolmistress	— V381	2	Nil	Comfortably and nicely furnished	Nil
Dorothy Wilson's Hospital	435	S.	70	29	Formerly Biblewoman	—	1	Nil	Clean and comfortably furnished	About £10 in Post Office Savings Bank
Ditto - ditto	436	W.	80	66	Formerly monthly nurse	None	1	Nil	Exceptionally clean and comfortable	Insured in Prudential
Ditto - ditto	437	W.	75	75	Formerly laundress	4 sons (all married)	1	Nil	Neat and clean and well fur- nished	Nil
Ditto - ditto	438	W.	86	56	Formerly Housekeeper	1 son (widower)	1	Nil	Clean and comfortable	Nil
Ditto - ditto	439	W.	69	40	Formerly Housekeeper	None	1	Nil	Clean and comfortable	Ni
Merchant Taylors' Maison Dieu.	440	Wr.	70	47	Tailor	2 sons (1 married, 1 widower), 1 daughter (married)	1	0 1 6 per week.	Poor and fairly clean	A.O.F.; £5 in York Savings Bank

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 10 0	Nil	Nil	Nil	Nil	Nil	Nil	0 10 0	Recipient's father, who died in 1869, held a responsible public post in the City for 15 years. After his death she and younger sister kept a school for 25 years at Stoke Newington. Sister dying, school was given up, and recipient returned to York to take care of mother who died 11 years ago. Has been in Hospital 12 years. Had a small income, but has lost it entirely through lending principal to a nephew. Has a brother M.P. for a London constituency. Statement said to be reliable and recipient a lady of high character by 3 credible informants.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Recipient came from Manchester to the Hospital 10 years ago to nurse her sister, who was an inmate. A year later sister died, and she succeeded to her room. While a Biblewoman she earned 9s. a week, but had many little presents, and was able to save. Receives a shilling or two still occasionally from charitable persons. Statements confirmed, and recipient said to be very respectable by 3 reliable authorities.
Nil	Nil	Nil	Nil	Nil	0 2 0 (grandson)	0 1 6	0 5 0 (old employers, etc.)	0 8 6	Recipient formerly earned good money at nursing. Has been a widow 13 years; late husband, labourer, earned 18s. a week. She earns 1s. 6d. a week at knitting socks, receives 2s. a week from a grandson, and on average 5s. in small sums, stamps, and in kind from old employers and charitable persons. There is no allowance attached to this room. Has been 8 years in Hospital. Statements said to be reliable and recipient very respectable by 4 credible authorities.
Nil	0 6 0	Nil	Nil	0 5 0	Nil	Nil	Nil	0 11 0	Recipient has been in Hospital 5 years. Late husband, butler, earning 21s. weekly, died 10 years ago. She supported herself until admission by washing, earning about 10s. a week. Sons now allow her 5s. a week between them. Being half paralysed, she has to pay a woman 3s. a week to look after her. Statements said to be true, and recipient very respectable, by 2 reliable authorities.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	Late husband, groom, earning 20s. a week, died 28 years ago. Two years prior to his death she went as housekeeper to a late Recorder of York, and still receives small money gifts occasionally from members of the family. On the death of her employer she let lodgings to railway men, and did a little washing, making about 10s. a week. Son is unsteady and has a boy in Barnardo's Home. She is quite blind, and pays another inmate 1s. weekly to clean her room. Has been in Hospital 18 years. Statements confirmed, and recipient said to be very respectable and formerly hardworking by 3 reliable authorities.
Nil	0 6 0	Nil	Nil	Nil	Nil	Nil	Nil	0 6 0	At the age of 13 recipient went as nursery maid, and was in service almost all her life. Late husband was a coachman. She had several good situations, the last being that of housekeeper to a gentleman in London. After leaving service she stayed a short time with friends in York, until admitted to Hospital 2 years ago. It was, she said, through living with good Yorkshire families that she was successful in being elected an inmate. Statements said to be reliable and character good by 2 credible authorities.
Nil	0 3 0	Nil	Nil	Nil	Nil	0 1 0 (average)	Nil	0 4 0	Recipient's eyesight is failing, but his earnings are probably understated. Wife died of cancer 4 years ago in County Hospital. Children said to be unable to help. Has been an inmate 11 months. Statements partially confirmed by 3 reliable authorities, who said recipient was steady and respectable. Dole 2s. 6d. annually.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Merchant Taylors' Maison Dieu	441	S.	69	69	Charwoman	—	1	0 1 6 per week	Fairly clean	Nil
Ditto - ditto	442	M. M.	70 65	20 20	Tailor Charwoman	1 son (unmarried)	2	Nil	Clean and comfortable	Insured in Wesleyan General
Sir R. Watter's Hospital	443	W.	55	55	Formerly nurse	None	2	Nil	Comfortably furnished and exceedingly clean	Insured in British Work- man; £20 in Post Office Savings Bank
Ditto - ditto	444	W.	75	75	Formerly laundress	None	2	Nil	Very clean and comfortable	Nil
Ditto - ditto	445	S.	65	65	Formerly assistant forewoman in chocolate factory	—	2	Nil	Clean and very comfortably furnished	Insured in Royal Liver, £45 in Savings Bank
Winterscale's Hos- pital	446	W.	70	65	Formerly dressmaker	None	1	Nil	Clean and comfortable	Insured in Prudential
Ditto - ditto	447	W.	74	43	Formerly laundress	None	1	Nil	Very poor and rather dirty	Nil

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Nil	Nil	Nil	Nil	Nil	0 0 0	Nil	0 8 6	Recipient has been in the Maison Dieu 11 years, but receives no pension. Her father, maltster, had to give up work 15 years before his death, which occurred 12 years ago, and she supported him. Has no assistance from anyone and supposes she "will have to work till she drops." An unhealthy looking woman. Statements said to be unreliable, and recipient had working but rather a beggar by 4 reliable authorities. Dole 2s. 6d. annually.
Nil	0 1 6	Nil	Nil	Nil	Nil	0 10 0 0 1 0	Nil	0 12 6	Recipients have been inmates for 18 months. Received 3s. a week and paid 1s. 6d. rent till 5 months ago, when rent was taken off and allowance reduced to 1s. 6d. Wife cleans yard and Merchant Taylors' Hall for 13s. 6d. a quarter. Statements confirmed, and couple said to be decent, hard working people by 3 reliable authorities. Dole 2s. 6d. annually.
Nil	0 0 9	Nil	Nil	Nil	Nil	Nil	0 3 0 (old employer)	0 3 9	Recipient has been only 5 months an inmate. Late husband, saddler, earning 24s. weekly, consumptive, died 25 years ago, living only 4 years after marriage. Three children died young. Recipient had to support both for 3 years. After his death she maintained herself by nursing, but 3 years ago was seriously hurt in lifting a patient. Does a little caretaking during the summer, earning 12s. a week, but only a fortnight at a time. Statements confirmed, and recipient said to be very respectable by 4 reliable informants.
Nil	0 0 9	Nil	Nil	Nil	Nil	Nil	0 5 0 (see remarks)	0 5 9	Husband, labourer, from whom recipient was separated for many years on account of his cruelty and drunkenness, died 8 years ago. She has been in Hospital 10 years. A gentleman who lodged with her a long time sends her 5s. a week. His mother also used to assist her. Statements confirmed by 4 reliable authorities, who said recipient was a very respectable woman, who had worked hard.
Nil	0 0 9	Nil	Nil	Nil	Nil	Nil	0 1 6 (old employers)	0 2 3	Recipient partly supported and nursed father and mother for many years. Latter, charwoman, died 18 years ago, and father some years before. Has been an inmate of Hospital for 6 years. Draws on savings, when necessary, for clothing, &c., now and then. Statements confirmed, and recipient given a good character by 3 credible informants.
Nil	0 6 10	Nil	Nil	Nil	Nil	Nil	Nil	0 6 10	Husband, labourer, 17s. a week, died 18 years ago. After his death recipient supported self and a grandson (son of only daughter, deceased) by dressmaking. Always had to work a little during life of husband, who was consumptive. Grandson, s., 20, in chocolate factory, earning 16s. a week, helps occasionally. Statements confirmed by 3 reliable authorities, who said recipient had been a hard working woman. 2 cwt. coal annually.
Nil	0 6 10	Nil	Nil	Nil	Nil	Nil	Nil	0 6 10	Recipient has been a widow 9 years, and an inmate of Hospital 3 months. Late husband, glass-blower, earning 25s. a week, was very unsteady and spent a good deal of money on drink. Once had own business but failed. Soon after his death recipient had out-relief, 3s. to 4s. 6d., until admission to Hospital. Statements confirmed, and recipient said to be a decent, hard working woman by 3 reliable authorities. 2 cwt. coal annually.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.						
Ellen Wilson's Hospital	448	W.	80	45	None	1 son (married) 2 daughters (both widows)	1 and scullery	Nil	Very clean and comfortably furnished	Insured in Prudential
Ditto - ditto	449	S	54	54	Needlewoman	—	1 and scullery	Nil	Very clean and well furnished	Insured in Britannia; £6 in savings bank
Sir H. Thomsons' Hospital - -	450	Wr.	75	50	Formerly hairdresser	10 (all married)	2	Nil	Clean and comfortably furnished.	Nil
Ditto - ditto	451	S.	71	30	Formerly messenger	—	2	Nil	Very dirty and untidy.	Nil
S. Catherine's Hospital - -	452	W.	77	50	Formerly mantle maker	1 daughter (married)	2	Nil	Very poor, but clean.	Nil
Ditto - ditto	453	W.	80	26	Formerly lady's maid	None	2	Nil	Clean and well furnished	Nil
Sisters Wilson's Home - -	454	S.	76	76	Formerly Upholsteress	—	1	Nil	Very neat and clean	Insured in British Work- man
—	455	S.	75	75	Charwoman	—	1	Nil	Very clean and comfort- ably furnished	Insured in Prudential

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numbering in brackets

YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 8 0	Nil	Nil	Nil	Nil	0 10 0 (daughter's)	Nil	0 18 0	Since death of husband, electrical engineer, earning 28s. weekly, recipient has been in Hospital. One daughter, w., 49, nurse, is allowed to reside with her, and they live on united income. Recipient is a great sufferer from bronchitis. Statements confirmed by 3 reliable authorities who said recipient was most respectable.
Nil	0 8 0	Nil	Nil	Nil	Nil	0 2 0	Nil	0 10 0	Recipient has been in Hospital 3 years. Father, who died about 30 years ago, was an architect and lost £30,000 through a company promoter. Mother is supported by recipient, who allows her 5s. a week, and her sister. Statements said to be reliable and recipient very respectable and hard working by 3 trustworthy informants.
Nil	0 7 8 0 4 0 (Allen's Charity)	Nil	Nil	Nil	Nil	Nil	Nil	0 11 8	Recipient was employed in 2 situations only for 48 years, earning latterly 30s. a week. Has been an inmate 2 years. Was 48 years in York Volunteers. Lost wife about 10 years ago. Statements confirmed by 4 reliable authorities who said recipient used to work hard, but was too fond of drink and ought to be well off now. Also receives Allen's Pension £10 10s. a year, and 3 coal tickets 9d. each, from church.
Nil	0 7 8	Nil	Nil	Nil	Nil	Nil	Nil	0 7 8	Recipient, formerly earning 10s. a week, has been in Hospital 2 years. Had to give up work through lameness. Suffers much from rheumatism and is apparently unable to look after himself properly. Statements confirmed and recipient stated by 4 reliable informants to be a respectable old man who had worked hard. 3 coal tickets, 9d. each, from church.
Nil	0 6 10	Nil	Nil	0 5 0	Nil	Nil	Nil	0 11 10	Recipient has been a widow 35 years. Late husband, a able mason, earned 20s. a week. After his death recipient was partially supported by his son, compositor, who died, aged 38, 4 years ago. Has been in Hospital 6 months. Daughter allows her 5s. weekly. Statements confirmed and recipient said to be very respectable by 3 reliable authorities.
Nil	0 6 10	Nil	Nil	Nil	Nil	Nil	Nil	0 6 10	Late husband was butler and recipient lady's maid in same house in Norwich. Eventually they took a public-house in York, afterwards moving to Wakefield. Husband died 12 years ago. Recipient gave up business and took to letting apartments; failing at this, a nephew supported her until admission to Hospital 2 years ago. Statements confirmed and recipient said to be very respectable by 3 reliable authorities. Dole 4 bags coal (S. Paul's).
Nil	0 4 2	Nil	Nil	Nil	Nil	Nil	Nil	0 4 2	Recipient, who has been an inmate 4 years, is one of 7 sisters who never were married; 5 are dead. Father had an upholsterer's business and died in 1861, leaving nothing. Recipient took an indoor situation at £15 a year, but for a few years before admission to Home, supported herself by letting lodgings. Statements confirmed and recipient said to be very respectable by 3 reliable authorities. 1 cwt. coal at Christmas (private donor).
Nil	0 4 2	Nil	Nil	Nil	Nil	0 5 0	Nil	0 9 2	Recipient's father and brother, both deceased, were successively sexton of S. John's, Micklegate. She had a good situation as cook, but left it to nurse mother, who died in 1871. She remained with father and helped to support him. She is the only survivor of 10 children. Has been in Home 2 years and supplements allowance by her earnings. Statements confirmed and recipient said to be very respectable and industrious. Coal at No. 454.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Sisters Wilson's Home.	456	W.	77	55	None	None	1	Nil	Well furnished but not very clean	Nil
Merchant Adven- turers' Pension	457	W.	69	69	Formerly Midwife	2 sons, 3 daughters (all married)	Cottage (2)	0 3 0 per week	Exceedingly poor and dirty	Insured in Prudential
Ditto - ditto	458	W.	76	76	Formerly Laundress	2 daughters (1 married; 1 widow)	Cottage (3)	0 5 0 per week	Neat, clean and comfort- able	Insured in Pearl
Agars' Hospital (Pension)	459	W.	60	59	Formerly Cook	1 son and 1 daughter (both married)	Cottage (5)	0 4 0 per week and poor rate	Well furnished and exceptionally clean	Nil
S. John del Pike (Jane Wright's Charity)	460	S.	71	55	Formerly Nurse	—	1	0 2 9 per week	Very poor but clean	Nil
Ditto - ditto	461	W.	83	83	Lets apartments	1 son and 2 daughters (all married)	House (7)	15 0 0 per annum	Comfortably furnished and fairly clean	Nil
Holy Trinity, Goodramgate (Jane Wright's Charity)	462	W.	71	71	Formerly nurse	None	2	0 1 8 per week	Clean and comfortable	Insured in Prudential

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	0 4 2	Nil	Nil	Nil	Nil	Nil	0 4 7 (rent from cottage)	0 8 9	Late husband, cabman, died 7 years ago. Recipient has been in Home 4 years. She is almost blind, and pays a woman 1s. a week for cleaning room. Has a cottage left her by grandfather. Rather resented inquiry. Statements said to be correct and recipient a respectable old woman by 3 reliable authorities. Coals (as in No. 454).
0 3 0	0 2 3	Nil	Nil	Nil	Nil	0 18 0 (grandson's)	Nil	1 3 3	Late husband, labourer, earning 18s. a week, who died 3 years ago, was consumptive and unable to work for 3 years. Recipient used to scrub and clean Merchant Adventurers' Hall for 6s. a week. Grandson, single, 22, lives with her, giving her 10s. weekly. Three reliable authorities said her statements were true. There was nothing against her except that she begged a good deal. Also recipient of 1s. monthly and a loaf weekly (S. Crux), £1 twice a year (Haughton's), and 6s. (Widow Scott's Gift).
0 4 0	0 2 3	Nil	Nil	Nil	Nil	Nil 0 5 0 (daughter's)	Nil	11 3	Recipient has been a widow 47 years. Late husband, carver and gilder, earned 40s. weekly. Daughter, widow, 54, charwoman, lives with her on united income. A son, who used partly to support her, died 7 years ago. Has had out-relief 3 years. Statements confirmed by 3 reliable authorities and recipient's character said to be good. Also recipient of Crenitt Money—22s. once a year.
Nil	0 2 10	Nil	Nil	0 7 0	Nil	Nil	Nil	0 9 10	Late husband, mason, earning 40s. a week, died 28 years ago. After his death recipient went into service for 10 years, and latterly did temporary cook's work and let apartments. Ill health has obliged her to give up all work, and she is now partly supported by children, who give her—son 4s., and daughter 3s. weekly. Statements said to be unreliable by 3 credible informants who said that recipient, though generally respectable, was not fond of work and always on the look out for charity.
0 5 0 (sister's)	0 5 4 0 3 10 (Lady Cunningham's) 0 2 0 (Minster) (sister's)	Nil	Nil	Nil	Nil	Nil	Nil	0 16 2	Recipient has received the Charity 5 years. Sister, s., 79, semi-paralysed, lives with her, and has received out-relief 10 years, Lady Cunningham's Charity 9 years, and the Minster Gift. Their father was a small farmer. Statements said to be correct, and both sisters of good character by 3 reliable authorities.
Nil	0 5 4	Nil	Nil	Nil	Nil	0 15 0	Nil	1 0 4	Late husband, who had a good grocery business in Stonegate, died 10 years ago. At his death the business had deteriorated owing to his free habits and failing health, and nothing was left. Recipient has let apartments ever since, and still manages very well. She has received the Charity 9 years. Children are willing to help if necessary. Statements confirmed by 4 reliable authorities, who said recipient was most respectable and hard working.
Nil	0 3 4	Nil	Nil	Nil	Nil	Nil	0 5 0 (friend of old patient)	0 8 4	Husband, labourer, earning 18s. weekly, died 13 years ago after 8 years illness during which recipient supported him. She was nursing up to 4 years ago, and her right hand is almost useless through a bad sprain. She was formerly attached to York Nurses' Home at £20 a year. 5s. a week is allowed her by the friend of an old patient. Statements corroborated and recipient said to be quiet and respectable by 4 reliable authorities. Also receives 1 loaf weekly and 2 bags coal at Christmas.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Holy Trinity, Goodramgate (Jane Wright's Charity)	463	W.	74	65	Formerly office cleaner	1 son and 1 daughter (both married)	1	0 1 0 per week	Dirty and untidy	Insured in Prudential
Sir H. Thomson's Pension (Muni- cipal)	464	Wr.	88	88	Formerly cabinet maker	2 sons (1 married ; 1 widower)	House (6)	14 0 0 per annum	Clean and comfortable	Nil
S. Catherine's out- Pension (Muni- cipal)	465	S.	79	60	Formerly in service	—	1	0 2 0 per week	Clean and comfortable	Nil
Allen's Charity	466	{ M. M.	72 70	72 70	Lemon cutter (confectionery)	4 sons (3 married, 1 widower)	Cottage (3)	0 3 6 per week	Very clean and nice	Insured in Prudential
Ditto - ditto	467	{ M. M.	69 65	30 30	Formerly bricklayer, formerly laundress	1 son and 1 daughter (both married)	Cottage (2)	0 2 6 per week	Exceedingly clean	Insured in Prudential
Dorothy Wilson's Blind Pension.	468	{ M. M.	65 63	27	Upholsterer	3 sons and 1 daughter (all single)	House (5)	11 0 0 per annum and rates	Well furnished	Nil
S. Wilfrid's (Pension)	469	W.	56	56	Caretaker	1 son (single); 1 daughter (married)	House	Nil	Clean and very nicely furnished	Nil

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 6	0 1 10	Nil	Nil	Nil	Nil	Nil	Nil	0 6 4	Recipient came from Ireland with husband, labourer, 65 years ago. He died 9 years ago and she has had parish relief ever since. She "did all she could for her children, but they never did anything for her." Of her son she said: "If he could earn 30s. a day, he would let it down his throat." Statements said to be unreliable and recipient a beggar by 3 credible authorities.
Nil	0 5 0	Nil	Nil	Nil	Nil	1 18 0 (son's)	Nil	2 3 0	Recipient was in business in Coppergate for 50 years; later the younger son, who was unsteady and extravagant, ruined the business, and recipient is living with and partly supported by elder son, wr., 48, bricklayer. The old man appears to be very well cared for. Statements confirmed by 4 reliable authorities who spoke of recipient as very respectable, steady, and formerly very hard working.
0 3 6	0 3 10	Nil	Nil	Nil	Nil	Nil	Nil	0 7 4	Recipient has had several situations in good families. Had some savings and latterly, until 11 years ago, let apartments, but lost her money. She is now quite blind and suffers from cancer. She is now lodging with and being cared for by a woman who was in a family as kitchenmaid where she was head housemaid many years ago. Statements confirmed by 4 reliable informants who said recipient was always steady and respectable.
Nil	0 4 0	Nil	Nil	0 3 0	Nil	0 3 0	Nil	0 10 0	Recipient used to earn 25s. a week, but now can only do very little, and the firm (by whom he has been employed 57 years) keep him on that he may still earn what he can. Has had charity 2½ years. Three of the sons allow parents 1s. a week each. The fourth (widower) is said to be unsatisfactory, and his 2 children have been brought up by the old people. Wife is very infirm. Statements verified by 4 reliable authorities who said recipient was a very steady, respectable, industrious old man. Also receives 1 bag coal, ½-stone flour, and 5s. at Christmas (St. Olave's and St. Giles's Parochial).
0 8 0	0 4 0	Nil	Nil	Nil	Nil	Nil	Nil	0 12 0	Recipient came from Suffolk 30 years ago to work on new Barracks. Used to earn 30s. and wife 5s. a week. They have had 13 children. Eldest son, who died 4 years ago, used to help them. Statements confirmed by 5 reliable informants, who said, however, that both husband and wife were unsatisfactory—not too temperate and "always on the cadge."
Nil	0 3 0	Nil	Nil	Nil	Nil	0 18 0 1 0 0 1 5 0 (sons') 0 10 0 (daughters)	Nil	3 16 0	Recipient has been blind about 20 years. Works at Blind School. Affliction caused by stone throwing. Wife delicate. Children all doing well. A son, upholsterer, is in Birmingham. The rest live at home. Statements said to be correct, and recipient respectable and hard working, but in no need of help, by 4 reliable authorities.
Nil	0 5 0	Nil	Nil	Nil	Nil	Nil 1 1 0 (son's)	Nil	1 6 0	Late husband, joiner, earning 28s., caretaker of theatre, died 7 years ago, and recipient took his place. She receives no remuneration but lives rent free. Single son, 25, joiner, lives with her, and he and daughter, married, 28, make up whatever is necessary beyond her pension, which is her sole income, and which she has enjoyed for only 6 weeks. Statements verified by 5 reliable authorities, who said that recipient was most respectable.

YORK—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
S. Michael - le - Belfry— (Feoffee's Charity.)	470	W.	65	50	None	2 sons (1 married); 4 daughters (3 married)	Cottage (3)	0 2 6 per week	Very clean and comfortable	Insured in Prudential
Ditto - ditto	471	W.	64	30	Formerly nurse	None	Cottage (3)	0 17 4 monthly	Beautifully clean and well furnished.	Nil
S. Crux — Paro- chial	472	W.	63	63	Formerly laundress	1 son (married) and 1 adopted son (single), 3 daughters (married).	Cottage (2)	0 3 3 per week	Filthy and unwholesome.	Nil
Ditto - ditto	473	M. M.	35 48	35 48	Casual labourer Laundress	1 son (11), 1 daughter(15).	Cottage (2)	0 3 0 per week	Very dirty and untidy.	Nil
Ditto - ditto	474	W.	64	64	Charwoman	None	1	0 1 0 per week	Very neat and clean	Nil
Turner's Charity (Municipal)	475	W.	78	50	Formerly midwife	6 daughters (4 married; 2 widows).	1	0 1 7 per week	Very filthy	Insured in Prudential
Ann Watson's Charity (Muni- cipal)	476	W.	74	74	Needlewoman	1 son (married); 6 daughters (5 married; 1 widow).	Cottage (2)	0 3 6 per week	Very poor and dirty	Insured in Prudential

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Chubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 3 0	0 5 0	Nil	Nil	0 5 0	Nil	Nil	Nil	0 13 0	Late husband, french polisher, ill for 6 years, died 3 years ago. He was a recipient of this pension (3s.) and parish relief during illness. Relief continued to widow after his death. Only one daughter, married, 33, assists with 5s. a week. Son, single, 40, out of work for last two years, lives with mother. Statements confirmed and recipient said by 4 reliable authorities to be very respectable, but single son fond of drink. Dole 3 bags coal (S. Michael-le-Belfry, parochial).
Nil	0 5 0 0 2 0 (Minster)	Nil	Nil	Nil	Nil	0 4 0	Nil	0 11 0	Late husband, coachman, 21s. a week, broke his leg when he was 60 and was never able to work afterwards. He died 8 years ago, and recipient continued sick nursing till 5 years ago. She now takes a lodger when she can get one. None in at present. Makes 4s. average weekly in this way. Statements confirmed by 4 reliable authorities, who said recipient was good and hard working. Dole, 3 bags coal at Christmas (S. Michael's parochial).
0 3 0	Doles (see remarks)	Nil	Nil	0 3 3 (adopted son)	Nil	Nil	Nil	0 6 3	Late husband, labourer, earning 17s. a week, died 7 years ago after 4 years' illness, during which recipient supported him by her earnings, (5s.) supplemented by parish relief. Adopted son, single, 21, now pays her rent. She has had out relief for 3 years. Statements said to be reliable by 3 good authorities, who said that recipient though dirty was of good character. Dole, £1 twice a year, 1s. monthly, and 1 loaf weekly.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0 0 3 0	Nil	0 13 0	Husband can only get "odd jobs," and wife "has to make up what she can." Children are said to be delicate. Recipients had out-relief for a few weeks, 2 years ago. Five credible authorities said that statements were unreliable. Recipients were very unsatisfactory. Husband and wife both drank terribly, and former had been in prison for theft. Dole, 1s. monthly and 1 loaf weekly.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0	Nil	0 5 0	Late husband, Wesleyan schoolmaster, but too fond of drink, died 14 years ago. Even while he lived, recipient had to work. Before marriage she was in service in good situations, had saved a little, but all went very soon, partly in helping father and mother, and partly through husband's extravagance. Statements confirmed by 5 reliable authorities, who said that recipient was exceedingly respectable, hard working and deserving. Dole, £1 twice a year, 1s. monthly, and 1 loaf weekly.
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient, a mulatto, has been a widow 27 years. Husband was an ex-Army man (pensioned). She had 12 children, of whom 6 survive, and help her a little in kind occasionally. Statements said to be unreliable and recipient one of the dirtiest women in York—a great drunkard and opium smoker, quite unable to look after herself—by 5 reliable authorities. Dole, 11s. 3d. twice a year.
0 4 6	Dole (see remarks)	Nil	Nil	Nil	Nil	0 2 0	Nil	0 6 6	Recipient's husband was killed on railway 40 years ago, and since his death she has supported herself by needlework. None of the children have ever helped since they married. Has had parish relief 6 years. Statements confirmed and recipient said by 4 reliable authorities to be respectable and hard working. Dole, 22s. annually.

YORK—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years	Years.				£ s. d.		
Cremitt Money -	477	W.	75	75	Formerly charwoman	1 son (married), 4 daughters (2 married, 1 widow)	2	0 1 3 per week	Fairly clean, but very poor	Nil
S.S. Olive & Giles Parochial	478	W.	29	7	None	3 daughters (all under 14)	Cottage (4)	0 4 0 per week	Clean and tidy	Nil
S. Mary, Castle- reagh, & St. Michael, Spur- riergate, Paro- chial	479	W.	72	2	Formerly laundress	1 son (married), 2 daughters (1 married, 1 widow)	Cottage (2)	0 3 0 per week	Very clean and comfortable	Nil
Ditto - ditto	480	S.	54	54	Tailoress	—	2	Nil	Neat, clean and com- fortably furnished	Insured in Royal Liver
S. John's Parochial	481	W.	73	66	Formerly charwoman	2 sons and 1 daughter (all married)	1	0 2 0 per week	Very poor; only fairly clean	Nil
Ditto - ditto	482	W.	76	70	Formerly charwoman	1 daughter (married)	Cottage (6)	0 5 6 per week	Poor, dirty, and untidy	Insured in British Workman

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 0. 0 3 6 (Single daughter's)	0 2 0 (Minster and Dole (see remarks))	Nil	Nil	Nil	Nil	Nil	Nil	0 9 6	Recipient has been twice married, and had 2 children by first husband. Second husband, foundryman, earning 18s. a week, died 40 years ago. Recipient has done no work for 10 years, has to stay at home and look after imbecile daughter, 40, paralysed and bed-ridden. Both have had out-relief for 10 years. None of the children help. Statements confirmed by 4 reliable authorities, who all considered recipient a respectable, hard working woman. Dole, 22s. annually (Cremitt Money).
0 4 6 0 4 6 (children's)	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 5 0 (Lodger)	14 0	Recipient lost husband, painter, earning 22/- weekly, 2 months ago, leaving her with 3 children, 6, 5 and 3 years of age, and expecting another. She will easily get work after her confinement. Father is living, and she has 3 brothers in Canada, but none are able to help. Lodger is a young woman; 5/- includes Sunday board. Statements confirmed by 4 reliable authorities, who said recipient was very respectable. It was a sad and needy case. Doles, 1 bag coal and $\frac{1}{2}$ -stone flour at Christmas.
0 2 6	0 1 0 and Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 12 0 (daughter's)	Nil	15 6	Husband, mariner, died 22 years ago. Since his death recipient has maintained herself by washing until 3 years ago. She is a cripple, and has to wear a high boot. Daughter, w., 41, machinist, lives with her, and they subsist on united income. The other daughter "gives a trifle" occasionally. Statements confirmed by five reliable authorities, who said recipient's character was very satisfactory. Doles, 2 loaves weekly, and 5/- at Christmas (S. Michael), $\frac{1}{2}$ -stone flour weekly (S. Mary).
0 2 6	0 2 0 (Minster and Doles (see remarks))	Nil	Nil	Nil	Nil	0 0 6	Nil	0 5 0	Recipient's mother formerly lived with her and died 4 years ago. They supported themselves by tailoring, earning about 8s. per week. When mother's health failed she "went on the Parish." After her death recipient managed without relief until 2 years ago. She is lame and cannot get about much, and only gets a little repairing now. Statements confirmed by 4 reliable authorities, who agreed that recipient's character was not satisfactory. She was lazy and "starved herself to get liquor." Doles, 2 loaves. Rent is paid by Feoffees.
0 4 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 6	Recipient has been a widow over 30 years. Late husband was a farm labourer, and she herself used to work on the land sometimes. She has had out relief for about 6 years. Children have not assisted since they married. Statements confirmed, and recipient's character said to be good by 4 reliable authorities. Doles, 10s. at Christmas and 1 bag coal.
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 18 0 (son-in-law's)	Nil	1 2 0	Recipient lost her husband, labourer, earning 15s. a week, 40 years ago. She lives with daughter, married, 44, whose husband is a labourer earning 18s. a week. They have 11 children all young. Statement verified, and recipient said by 4 reliable informants to be respectable but given to begging. Doles, £1, and 1 bag coal at Christmas.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
St. John's Parochial	483	M.	30	23	Casual labourer	2 sons	1	0 2 0	Very poor but clean	Nil
		M.	34	33	None	(2½ years and 5 weeks)		per week		
All Saints, North Street, Parochial	484	W.(?)	62	61	Lets lodgings	None	Cottage (4)	0 4 6 per week	Dirty, shabby, and untidy	Nil
Ditto - ditto	485	M.	72	72	Window cleaner	1 son (married), 2 daughters (single)	Cottage (2)	0 2 9 per week	Poor, but very clean	Nil
		M.	56	56	None					
S. Martin's, Paro- chial	486	W.	48	22	Caretaker	2 sons (both single)	Flat, (5)	0 6 6 per week	Clean and nicely furnished	Nil
Ditto - ditto	487	W.	83	50	Formerly laundress	1 daughter (single)	1	0 1 2 per week	Very neat and clean, and well furnished	Nil
S. Helen's Paro- chial	488	M.	55	13	Packer	1 son (married)	Cottage (3)	0 4 6 per week	Well furnished, but rather dirty	Nil
		M.	44	13	None					

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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 6	0 3 6 (pension)	0 9 0	Husband, consumptive, was in York and Lancaster Regiment, and after South African war was discharged with pension (6d. a day), which ceases in 1909. They have been married 2 years. Statements confirmed by 5 reliable authorities, who said wife was not bad, but husband was lazy and inclined to lean on charity. He got into trouble and was prosecuted for dishonesty some time ago, but got off through insufficient evidence against him. Has been helped by C. O. S. and others, but results have been disappointing. Doles, 10s. and 1 bag coal at Christmas.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 10 0	Nil	0 10 0	Recipient was brought from Ireland at the age of 1 year. Her husband was separated from her for some years, and she believes him to be dead now. She has supported herself by letting lodgings to working men at 4d. per night for many years. Statements were said by 5 credible informants to be unreliable, and income understated. Recipient probably had some savings. She was also unsatisfactory in the matter of drink. It was not a case for charity. Doles, 5s. and 2 bags coal annually.
Nil	Doles (see remarks) 0 3 0 (Dorothy Wilson's)	Nil	Nil	0 2 0	Nil	0 1 6	Nil	0 6 6	Husband, formerly a painter, now cleans windows. Wife, blind since age of 9, has been in Blind School, and has had Dorothy Wilson's Blind Pension for over 17 years. Daughters, s., 21 and 19, both in service, each give 1s. a week. Statements confirmed by 5 reliable authorities, who said wife was not bad, though she drank a little. Husband has been notorious for years as a drunkard and thief, and has been in prison more than once. Not long ago he had 18 months for molesting a little girl, aged 10. He is also a great beggar. Dole, 2s. 6d. annually (for last 17 years).
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 5 0 0 1 6 0 6 0 (son's)	0 10 0 (lodger)	1 2 6	Late husband, tailor, earning 35s. weekly, died 15 years ago of consumption. Recipient also lost 4 children of same complaint. Besides caretaking she earns 1s. 6d. a week at needlework. Elder son in army, is not satisfactory, was apprenticed to a whitesmith, but broke his indentures; younger son, apprenticed to an optician, is steady and doing well. £3 11s. 8d. is allowed for him annually from Thomson's Charity (S. Martin's). Both boys were educated in Bluecoat School. Statements confirmed by 4 reliable authorities who said recipient was a hard working woman and most respectable. Dole, 10s. at Christmas; 5s. at Easter.
Nil 4 0 (daughter's)	Doles (see remarks)	0 5 0 (Society of Friends)	Nil	Nil	Nil	Nil	Nil	0 9 0	Late husband, gardener for an old Quaker family, at 21s. a week, died 27 years ago. Recipient and daughter supported themselves as long as they could by washing and needlework. Daughter suffers from an internal tumour and has received out-relief for last 6 years. Mother has had a pension, 5s. a week, for about same time from the Friends. Statements confirmed by 4 reliable authorities, who said recipient and her daughter were most respectable. Doles, £1 17s. 6d and 6 bags coal at Christmas.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 14 0	Nil	0 14 0	Husband, originally cabinet maker, had to take any job he could get. Health not good. They have had the Charity (5s. six times a year) for 5 years, but this year on account of wife's absence from home for some months tending a dying sister, they had only had one 5s. Statements confirmed by 3 reliable authorities, who said recipients were very respectable. Doles, 5s. six times a year.

YORK—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
S. Helen's Parochial	489	W.	58	40	Charwoman	1 son (single), 2 daughters (married)	Cottage (3)	£ s. d. 0 3 3 per week	Barely furnished and far from clean	Nil
S. Michael le-Belfry Parochial	490	Wr.	66	66	Painter	5 (all married).	House and small shop.	0 5 6 per week and rates.	Very dirty and untidy.	Nil
Ditto - ditto	491	{ M. M.	74 73	74 73	Shoemaker None	None.	House and shop.	18 0 0 per annum and rates.	Clean and well furnished.	Nil
York's Benevolent Society.	492	W.	71	40	Formerly charwoman	1 son (married), 3 daughters (2 married)	Cottage (4)	15 0 0 per annum and rates	Very clean and comfort able	Insured in Prudential
Ditto - ditto	493	W.	76	50	Formerly weaver	1 son (married)	1	0 1 3 per week	Very poor, but fairly clean	Insured in Prudential

CULLOMPTON.

Almshouses -	494	Wr.	85	46	Formerly shepherd	3 sons (2 widowers, 1 single); 1 daughter (married)	2	Nil	Very clean and comfortable	Nil
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YORK—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 4 0	Doles (see remarks)	Nil	Nil	0 2 6	Nil	0 2 0	Nil	0 8 6	Late husband, painter, earning 26s. a week, died 20 years ago. At one time he had a good business, which he ruined through drink. Recipient has since maintained herself by charing, a little occasional help from children, and out-relief for last six years. Son, s., 23, in Queen's Bays, sends her 2s. 6d. a week regularly. Statements confirmed and recipient said to be respectable and hard working by 4 reliable authorities. Doles, 5s. six times a year.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	1 6 0	Nil	1 6 0	Recipient's wife has been dead some years and he lives quite alone. He no longer uses the shop in which he used to have a little marine store. Children have never assisted. He resented inquiry and would not impart much information. Statements said to be reliable by 4 creditable informants, who said that recipient was respectable. He was supposed to have money, but no one knows much about his private affairs. Dole, 3 bags coal annually.
Nil	Dole (see remarks)	Nil	Nil	Nil	Nil	Nil 2 10 0 (nephew's profit)	Nil	2 10 0	Husband formerly had a good business here, but turned it over to his single nephew 10 years ago. Since then he has lived with nephew and works for him, receiving board and lodging in return, but no wages. His wife acts as housekeeper. Five reliable informants stated that wife was a respectable, hard working woman. Husband had been well known as a drunkard for years. Though one of the best workmen in the City he was fast ruining his business, and he got so low that he once applied for an order for the workhouse. He would drink now, if he could get the money. Dole, 3 bags coal annually.
Nil	Doles (see remarks)	Doles (see remarks)	Nil	0 0 6 (single daughter)	Nil	Nil 1 15 0 (son-in-law's)	Nil	1 15 6	Late husband, who died 21 years ago, had a small greengrocery business. Sale at his death realised about £20, and on this, together with mother's earnings and a little out-relief, family lived for some time. Recipient now lives and is supported by son-in-law, a post office clerk, who also contributes 6s. a week towards support of his own parents. Late husband was helped by C. O. S. Statement confirmed and recipient said to be a respectable old woman by 4 reliable authorities. Doles, 4 tickets (6d. each, Benevolent Society), 10s. at Christmas and 5s. at Easter (S. Martin's).
0 4 6	Nil	Doles (see remarks)	Nil	0 1 3	Nil	Nil	Nil	0 5 9	Late husband, casual labourer, blind, earning 10s. a week, died 22 years ago. Before and after his death recipient earned about 7s. 6d. a week. She had not being able to work for some time, and had had out-relief (commencing 3s.) for the last 6 years. Statements confirmed by 4 reliable authorities who said recipient was not very satisfactory; she begged and no doubt obtained a good deal of voluntary assistance. Doles, 2 tickets (9d. each, York Benevolent Society).

CULLOMPTON

0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 0	Recipient has been in Alnhouses 12 years when he had had to give up work on account of employer's death. Used to have 9s. weekly and cottage. Lost his wife 3 years ago. Single son's whereabouts unknown, and none of the other children able to assist. Out relief 12 years. Statements confirmed by 5 reliable authorities, who spoke of him as a steady, respectable old man, who had worked very hard. Doles, 1 shirt, 1 loaf, 1s. annually, and 1 loaf every 3 weeks. 1½ cwt. coal from funds collected at Harvest Festival. 3s. 6d. (private gift).
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CULLOMPTON—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Almshouses	495	S.	69	69	Formerly needlewoman	—	1	Nil	Poorly furnished, very clean	Nil
Ditto - ditto	496	Wr.	79	30	Formerly agricultural labourer	3 sons and 4 daughters (all married)	1	Nil	Clean and comfortable	Insured in Prudential
Ditto ditto	497	W.	72	65	Formerly worked in fields	4 sons (3 married)	1	Nil	Very poor, but clean	Nil
Ditto - ditto	498	S.	63	50	Formerly cook	—	1	Nil	Bright, clean and comfortable	Savings invested in annuity
Parochial Charities	499	M.	77	77	Formerly agricultural labourer	None	Cottage (2)	0 1 6 per week and rates	Poor and rather dirty	A. O. F. run out
		M.	99	90	None					
Ditto - ditto	500	Wr.	43	43	Labourer	1 son and 4 daughters (all single; 2 under 14)	cottage (4)	0 2 0 per week and rates	Comfortably furnished and very clean	Cullompton Friendly Society
Ditto - ditto	501	W.	72	72	Formerly laundress	1 daughter (married)	cottage (3)	0 1 6 per week	Very poor; clean	Nil

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CULLOMPTON—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 0	Recipient has been an inmate 3½ years. Very delicate and afflicted with St. Vitus's dance. Has 1 brother, married, 80, large family, in New Zealand, who has never assisted her. Out relief 3½ years. Statements confirmed and recipient said to be a respectable woman by 5 reliable informants. Doles, 1 shift, 1 loaf, and 1s. annually, and 1 loaf every 3 weeks. 1 cwt. coal (Harvest Festival). 3s. 6d. (private gift).
0 4 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 4 0	Recipient entered the Almshouses 5 years ago and worked on for 2 years. Formerly earned 13s. and had cottage rent free. Gave up on account of old age and heart disease. Children all said to be unable to assist. Extra 1s. out relief is given for daughter to look after him. Statements confirmed and recipient stated by 5 reliable authorities to be a very worthy, respectable old man, who had worked hard. Doles, 10s., coat, 1 shirt, 1 loaf, 1s. annually; 1½ cwt. coal (Harvest Festival), 1 cwt. coal (private charity). 3s. 6d. (private gift).
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 3 0	Recipient's late husband died 33 years ago. She worked on to support self and 4 young children. They are still living, but do not assist. Whereabouts of single son, 30, unknown. Eldest son, 41, labourer, 2 children, gives her "a bit o' dinner Sundays." Out relief 7 years. Statements said to be reliable, and recipient very respectable by 5 credible authorities. Doles, 3 yards linen or calico, 1 loaf, 10s., 1 cloak, 1s.: and 1 loaf every 3 weeks. 1½ cwt. coal (Harvest Festival). 3s. 6d. (private charity).
Nil	Nil	Nil	Nil	Nil	Nil	Nil	0 5 6 (annuity)	0 5 6	Recipient was in service from a very early age, had good situations, one for 50 years in Cullompton, and saved enough to purchase an annuity. Has one brother and two sisters who have not been able to help her,—she has had to assist them. Recipient is going blind. Has been in Almshouses 9 months. Statements confirmed and recipient said by 5 reliable authorities to have always been respectable, industrious and thrifty. Private gift, 3s. 6d.
0 7 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 7 0	Husband earning formerly 12s. weekly, has given up work for 10 years on account of cataract and rheumatism, and went on the parish a year after. There were 2 children who died quite young. Wife, in spite of her age, appears very active. Five reliable authorities confirmed statements and said that recipients were steady and respectable. Doles, husband 1 shirt and 1 loaf; wife, 1 shift and 1 loaf.
0 7 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 5 0 (son's)	Nil	0 12 0	Recipient lost his wife 7 years ago. Out relief is given in kind for the children, but only since he has been out of work. He has been unemployed for 5 weeks, and is suffering from rheumatism. Son, 16, telegraph boy, earns 5s. a week. Statements confirmed by 5 reliable authorities, who said that recipient though not very steady, had been unfortunate, was fond of his children, and looked after them well. Doles, 2 shirts and 2 loaves annually.
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 6 0 (niece's)	Nil	0 9 0	Recipient, whose late husband was a labourer, earning 15s. a week, has been a widow over 30 years. Niece, 30, laundress, lives with her. Daughter, married, 47, sends "a trifle" now and then. Out-relief 10 years. Statements said by 5 credible informants to be reliable, and recipient fairly respectable, but rather a beggar. Doles, 3 yards calico, 1 cloak, 1 loaf; and 1 loaf every 3 weeks.

CULLOMPTON—continued.

NAME OF CHARITY.	No.	M., S., Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Parochial Charities	502	M.	64	64	Agricultural labourer	2 sons (1 married);	cottage (4)	£ s. d. 0 1 9 per week	Dirty and untidy	Heart and Hand Society (Insurance)
		"	59	59	Needlewoman	1 daughter (married)				
Ditto - ditto	503	W.	92	92	Formerly Shopkeeper	2 sons (married); 1 daughter (single)	1	0 1 0 per week	Very clean and comfortable	Nil
Ditto - ditto	504	M.	77	77	Formerly labourer	2 sons (1 married)	Cottage (3)	0 2 5 per week and rates	Poor and rather dirty	Nil
		M	74	74	Formerly charwoman					
Ditto - ditto	505	M.	40	16	Ropemaker	1 daughter (under 14)	House (8)	0 5 0 per week and rates	Exceptionally clean and comfortable	Cullompton Friendly Society
		M.	37	16	None					
Ditto - ditto	506	M.	30	26	Sailor	1 son and 1 daughter	Cottage (3)	0 2 0 per week and rates	Neat and clean	Insured in Prudential
		M	29	28	Dressmaker	(both under 14)				
Ditto - ditto	507	W.	83	83	Formerly laundress	2 sons (married); 3 daughters (1 married, 1 widow, 1 single)	Cottage (3)	0 2 0 per week and rates	Very neat and clean	Insured in Prudential
Ditto - ditto	508	M.	76	76	Formerly farm labourer	2 sons and 6 daughters (all married)	Cottage (3)	0 1 6 per week	Very poor, but clean	Nil
		M.	78	78	None					

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

CULLOMPTON—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Re-lations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 2 6	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 3 0 0 2 0 (son's)	Nil	0 13 6	Husband has not worked for 3 years on account of lameness brought on by rheumatism. Wife earns a little by her needle. Single son, 26, mason, gives mother 8s. a week. Out-relief 3 years. Statements confirmed, but 6 reliable authorities stated that the couple were addicted to drink, and the man's crippled state was due to his intemperate habits. He had always been very lazy. Wife was hard working. Doles, husband, 1 shirt and 1 loaf; wife, 1 shift and 1 loaf.
0 4 6	Doles (see remarks)	Nil	Nil	1 8 (sons)	Nil	Nil	Nil	0 6 2	Late husband, carter, earning 15s. a week, died 27 years ago. After his death recipient gained a livelihood by keeping a general shop for some years, and latterly by taking in lodgers. Out-relief 10 years. She is treated kindly and well cared for by her landlady. The sons contribute 2s. 6d. each every 3 weeks. Statements confirmed by 5 reliable authorities, who stated that recipient was a very good old woman, who had worked hard. Doles, 3 yards linen or calico, 1 loaf; and also 1 loaf every 3 weeks. 4s. (Murch's, 1904).
0 5 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil Nil 0 9 0 (son's)	Nil	0 14 0	Recipients have not worked for 6 years, and have had out-relief ever since. Single son, 36, casual labourer, lives with parents. Husband suffers much from rheumatism, wife is wiry and strong. Statements confirmed by 5 reliable authorities who stated that husband had always been decent and hard working. Wife, however, was unsatisfactory, and spent most of her evenings in a public house.
0 2 6 (mother's)	Doles (see remarks)	Nil	Nil	Nil	Nil	0 17 0	0 2 0 (lodger)	1 1 6	Recipients have been married 14 years. Wife's mother, in receipt of out-relief from Crediton, lives with them. Lodger, labourer, pays 2/- a week for bedroom. Statements confirmed and recipients said to be very respectable and hard-working by 4 reliable persons. Doles, husband 1 shirt; wife 1 shift, and 3 loaves.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 7 6 (part) 0 3 0	0 6 0 (lodger with board)	0 16 6	Husband, formerly a labourer, went to sea about 4 years ago. He sends wife 30s. a month out of his earnings. She earns a little at dressmaking and lodges and partially boards a girl working at a local factory. Statements confirmed and recipient said by 5 reliable authorities to be most respectable, quiet and hard working. Doles 1 shift and 2 loaves.
0 3 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil 0 4 0 (daughter's)	Nil	0 7 0	Recipient lost husband, labourer, earning 12s., invalid for 16 years 4 years ago. Single daughter, 48, seamstress, lives with her. Sons and married daughter give small money help and a little in kind occasionally. Widowed daughter has parish relief and is partly supported by her 8 children. Statements said to be correct and recipient very respectable by 3 reliable informants. Doles, 3 yards linen or calico, 2s. 6d., 5s., and 1 loaf every 3 weeks.
0 5 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	Nil	0 5 0	Husband gave up work 5 years ago, and began to receive out-relief. He is quite crippled with rheumatism. None of the children give any assistance. Statements verified. Five reliable authorities stated that recipients' character was not satisfactory, and that they "would drink all they could get." Doles, husband 1 shirt, 1 coat, 1 loaf; and 1 loaf every 3 weeks; wife, 10s. (1905), 6s. 6d., 2s. 6d., and 1 loaf.

CULLOMPTON—*continued.*

NAME OF CHARITY.	No.	M., S. Wr., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
			Years.	Years.				£ s. d.		
Parochial Charities	509	{ M. ,,	69 67	69 67	Formerly Labourer Formerly Charwoman	5 sons (4 married) 3 daughters (2 married, 1 widow)	Cottage (5)	0 2 3 per week and rates	Dirty and untidy	Nil
Ditto - ditto	510	M.	78	78	Shopkeeper	None	Cottage (4)	0 1 6 per week and rates	Neat and clean	Nil
Ditto - ditto	511	W.	72	55	Formerly Charwoman	2 sons (1 married)	Cottage (4)	0 3 0 per week	Clean, bright, and well furnished	Nil
Ditto - ditto	512	{ M. M.	36 40	36 40	Labourer None	2 daughters. (under 14).	Cottage (3)	0 1 8 per week	Scrupulously clean and neat.	A.O.F. ; Insured in Prudential.
Ditto - ditto	513	W.	62	34	Lets lodgings	3 sons and 2 daughters (all married).	Cottage (4)	0 1 9 per week and rates.	Clean and well furnishad.	Nil
Ditto - ditto	514	{ M. M.	42 39	 19	On Ordnance Survey Laundress	2 sons and 1 daughter (2 under 14).	Cottage (4)	0 2 6 per week and rates.	Very clean, well furnished, and comfort- able.	Nil
Ditto - ditto	515	{ M. M.	51 52	51 52	Farm labourer Laundress	1 daughter (single)	Cottage (4)	Nil; rates	Well furnished, clean and comfortable	Insured in Prudential

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page numbering in brackets.

CULLOMPTON—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
0 5 0	Gift and doles (see remarks)	Nil	Nil	Nil	Nil	Nil Nil 0 10 0 (son's)	Nil	10 15 0	Husband, crippled with rheumatism, and wife, almost blind, have done no work for 8 years, and have been in receipt of out relief most of that time. Single son, 20, labourer, lives with them, contributing 5s. a week. None of the other children help. There were originally 14 children. Statements said to be unreliable, and 6 credible informants stated that recipients were notoriously untruthful, cadgers, and drunkards, and the man's condition was due to his intemperate habits. Doles, Lane's Gift £5; husband, 1 shirt and 1 loaf every 3 weeks; wife, 1 shift, 2s. from church occasionally.
0 2 6	Doles (see remarks)	Nil	Nil	Nil	Nil	0 1 6 (gross)	Nil	0 4 0	Recipient's husband left her to get work 8 years ago and she has never heard from him since. She presumed he was dead. She started a little general shop and did well for a very short time. She is now selling off remains of old stock—sweets, &c. Suffers terribly from rheumatism. Out-relief 5 years. Statements confirmed by 6 reliable authorities, who spoke highly of recipient's character. Doles, cloak (1905), 5s., shift, 1 loaf every 3 weeks, and 1s. occasionally from Church.
Nil	Dols (see remarks)	Nil	Nil	Nil	Nil	Nil 0 18 0 (son's) 0 15 0 (daughter's)	Nil	1 13 0	Husband, carpenter, earning 20s. a week, died 27 years ago. Recipient is now supported by single son, 29, painter, and single daughter, 25, teacher, with whom she lives. Statements confirmed by 6 reliable authorities, who stated that recipient and family were highly respected in the town. Doles, 3 yards linen, 1 loaf, 6s. 6d.; also 1 loaf every 3 weeks.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 15 0	Nil	0 15 0	Husband has been out of work at times. Wife very delicate, suffers from heart disease and is going blind. Before marriage she was a general servant. They have been married 11 years. Statements confirmed by 4 reliable informants, who said that wife was good, but husband lazy and addicted to drink. Doles, husband 1 shirt; wife 1 shift and 3 loaves.
Nil	Doles (see remarks)	Nil	Nil	0 2 6 (daughter)	Nil	0 16 0	Nil	0 18 6	Late husband, blacksmith, earning 20s. a week, died 22 years ago. He was very fond of drink and cock-fighting. There were originally 9 children. Daughter, married, 37, sends 2s. 6d. a week. Others do not help. Recipient has 3 lodgers—factory girls—who pay 6s., 5s. and 5s., including partial board. Statements confirmed and recipient said by 5 reliable authorities to be very respectable. Doles, 3 yards linen and 1 loaf every 3 weeks.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 7 0 (part) 0 5 0	0 9 0 (lodger including board)	1 1 0	Husband who is away, earns 18s. a week, and sends wife 7s. She supplements this by her earnings, and by taking a man lodger. Has been married 20 years and used to move about with husband, but is now settled. Statements confirmed and recipient said by 5 credible informants to be very respectable and hard working. Doles, 1 shift and 2 loaves.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 16 0 0 1 6 0 9 0 (daughter's)	Nil	1 6 6	Husband still supports his father. He has bought his house, but has to pay £5 per annum on a mortgage for next 4 years. Single daughter, 22, factory girl, lives with parents. Wife appears particularly capable and contented. Statements verified by 5 reliable authorities who spoke highly of the family as respectable, hard working people. Doles, husband 1 shirt; wife 1 shift, and 2 loaves.

CULLOMPTON—*continued.*

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	No. of rooms occupied.	Rent.	Condition of home.	Thrift.
Parochial Charities	516	{ M. M.	Years. 34 40	Years. 34 40	Waggoner None	1 son (under 14)	Cottage (4)	£ s. d. 0 2 6 per week and rates	Very clean and comfortable	Cullompton Friendly Society
Ditto - ditto	517	{ M. M.	28 27	28 27	Mason None	1 son and 2 daughters (all under 14)	Cottage (4)	0 2 6 per week and rates	Very neat and clean	A.O.F.
Ditto - ditto	518	{ M. M.	61 64	61 64	Formerly labourer Formerly laundress	Nil	Cottage (3)	2 0 per week	Very poor, dirty and untidy	Nil

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CULLOMPTON—continued.

WEEKLY INCOME.									REMARKS.
Poor Law Relief.	Endowed Charities.	Voluntary Charities.	Clubs, &c.	Children.	Relations.	Earnings.	Other Sources.	Total.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 18 0	Nil	0 18 0	Recipients have been married 5 years. Wife, very delicate, was formerly a domestic servant. Her sister, single, 39, invalid, lives with and is supported by recipients. Statements confirmed by 5 reliable authorities, who stated that recipients were hard working, respectable people. Doles, husband 1 shirt; wife 1 shift, 3 loaves.
Nil	Doles (see remarks)	Nil	Nil	Nil	Nil	0 17 0	Nil	0 17 0	Recipients have been married 7 years. Wife was formerly general servant. Husband is not very strong and unable to work regularly. Helps to support his mother. Statements said to be correct, wife said to be a decent, hard working woman, but husband rather given to drink. Doles, husband, 1 shirt; wife, 1 shift and 3 loaves.
0 6 0	Doles (see remarks)	Nil	Nil	Nil	Nil	Nil	0 2 0 (lodger)	0 8 0	Husband is now quite bedridden and dropsical, and has been unable to work for 7 years. Wife cannot earn anything as she has to nurse husband. The lodger boards himself. Statements said to be true. 4 reliable authorities said that recipients were respectable, but husband formerly rather lazy and given to begging. Doles, husband, 1 shirt, 1 loaf, 10s., coat (1905), and 1 loaf every 3 weeks; wife, 1 shift, 1 loaf and 5s. 1s. 00 occasionally from Church.

July 1892

ACADEMY OF NATURAL SCIENCES

APPENDIX

TO

REPORT ON SCOTLAND.

TABLE OF CONTENTS.

	<i>Page</i>		<i>Page</i>
I. The sources, personal and documentary, from which information has been obtained - - - -	547 [167]	VI. Table relating to population and pauperism in places visited - -	553 [173]
II. Form of inquiry sent to Clerks to Charities - - - -	548 [168]	VII. Table relating to cost of pauperism in places visited - - - -	554 [174]
III. Form used in the investigation made respecting recipients of Charities -	550 [170]	VIII. Table showing the Thrift Agencies made use of by recipients of charities interviewed - - -	555 [175]
IV. Form of inquiry sent to Ministers of Religion - - - -	551 [171]	XI. Charity Commission Model Schemes	556 [176]
V. Form of inquiry sent to Session Clerks of Parishes participating in the Burnett Mortification - - -	552 [172]	X. Abstract of information obtained regarding recipients of Charities -	559 [179]

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APPENDICES.

I.

The sources, personal and documentary, from which information has been obtained.

I.—PERSONAL.

Trustees of Endowed Charities.
Clerks to Endowed Charities.
Members of Committees of Voluntary Charities.
Secretaries and Treasurers of Voluntary Charities.
Charity Organisation Society Officials.
Persons specially interested in charitable work.
Parish Councillors.
Local Government Board Officials.
General Superintendents of the Poor.
Inspectors of Poor.
Ministers of all denominations.
Members of Kirk Sessions.
Clerks to Kirk Sessions.
Members of Town Councils.
Clerks to Town Councils.
Chief Constables.
Members of Friendly Societies.
Members of Trade Unions.
Members of Co-operative Societies.
Clerks of Trustee Savings Banks
Recipients of Charities.

II.—DOCUMENTARY.

Local Government Board Reports.
Parliamentary Returns of Parish and Burgh Trusts.
Reports and Accounts of Charities.
Reports of the Chief Registrar of Friendly Societies.
Census Returns.
Publications of The City of Edinburgh Charity Organisation Society.

II.

FORM OF INQUIRY SENT TO CLERKS OF CHARITIES.

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

1. Place
2. Name of Endowed Charity
3. Will, trust deed, scheme, or other instrument, and date thereof, under which the Charity is administered
4. The Trusts and objects of the Charity and the class of person for whom it is intended
5. Gross income for year ended 190 .
£
Net income £

- | | | | |
|--|---|----|----|
| 6 Application of income | £ | s. | d. |
| Almshouses | | | |
| Pensions | | | |
| Apprenticing and Advancement of Children | | | |
| Convalescent and Surgical Aid | | | |
| Nurses | | | |
| Distribution to the Poor | | | |
| (a) in money | | | |
| (b) in kind, specifying articles given | | | |
| Other purposes, specifying same : | | | |

Total

- | | |
|--|-------|
| 7. Numbers benefited during the year ended | 190 . |
| Almspeople | |
| Pensioners | |
| Apprentices | |
| Convalescent and Surgical Aid | |
| Nursed | |
| Distribution to Poor— | |
| (a) in money | |
| (b) in kind | |
| Other forms of help, specifying same :— | |

Total

8. Is it likely that owing to the falling in of leases or for other reasons the income will be increased in the near future, if so, to what extent ?

9. Who are the Trustees ?

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10. How are the Trustees appointed and how often do they meet?
11. Is public notice of the Charity given by advertisement or otherwise, and if so, how?
12. Is a form of application used, if so, by whom is it filled up?
13. Are the statements on the form verified, if so, by whom?
14. Are written testimonials as to character required?
15. Are any further steps taken to ascertain the character, thrift, resources and home conditions of the applicant, and whether he or she has relations able to help?
16. Would help be refused if relations able to assist declined to do so?
17. Would the fact that thrift had been shown be an important factor in deciding the case?
18. Is the Charity Organisation Society or other such Society used for inquiry or other purposes?
19. Is the Charity given to persons in receipt of Poor Law Relief, if so, what proportion of the recipients are in receipt of such Relief?
20. Are cases referred from the Parish Council to the Trustees and *vice versa*?
21. Is an attempt made to co-operate with voluntary Charities, ministers of religion, old employers and others?
22. Are steps taken to ensure that the assistance given is sufficient?
23. In what manner and by whom is the Charity distributed?
24. In the case of almshouses and pensions, are the benefits restricted to persons who are unable to maintain themselves by reason of age or infirmity? Is there an age limit?
25. What is the amount of the stipend and allowances of the almspeople or pensioners?
26. At what intervals are the stipends paid?
27. Are the almspeople and pensioners visited, and, in the event of illness, what steps are taken to see that they are properly cared for?
28. Are the pension and other permanent cases revised, if so, at what intervals?

Signature

Name

Address

Description of person signing

Date

III
FORM USED IN THE INVESTIGATION MADE RESPECTING RECIPIENTS OF CHARITIES.
ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

No. _____		Place.		Charity.		Date _____ 190__				
Surname		Address		Previous addresses and time at each		Church District				
Time at present address				Time in receipt of the Charity		Birthplace				
Total length of residence										
Christian Names of family	Married, Single, Widower or Widow.	Ages.	Occupation.	Name and Address of Present (or last) Employer.	Time out of last employ.	Time out of employ during last 12 months.	Cause of leaving employ.	When last in receipt of Full Wages.	Weekly Income.	
									Full work.	Present.
									s.	d.
									d.	s.
									s.	d.
No. of Rooms occupied	Clubs or Benefit Societies			Relief from		Poor Law				
Weekly Rent	Trade Union					Endowed Charities				
Rent from lodgers (if any)	Co-operative Society					Voluntary Charities				
Rent due (if any)	Insurance					Church or Chapel				
Other debts	Deposits in Savings Banks, &c.					Charitable Persons				
						Old Employers				
						Clubs or Benefit Societies				
						Trade Union				
						Relations				
Amount of Pawn Tickets						Other sources				
						Total from all sources				
References										
Statement of	that									
Relations										

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

IV.

FORM OF INQUIRY SENT TO MINISTERS OF RELIGION

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS.

1. Income of Sick and Poor Fund from Offertories, voluntary contributions, &c., for year ending December 31st, 1906.
2. Is the above Fund administered by yourself, or through visitors, or through a committee?
3. How is the said Fund applied?
4. Have you a Coal or Clothing Club, if so, what was the bonus in the pound in each case and what was the total amount paid for the year ending December, 1906, by way of bonus in each case?
5. Have you a nurse for the poor, if so, what was the sum raised in 1906 for her salary, &c.?
6. If there are any other funds, endowed or otherwise, connected with your Church for the relief of the poor, please give particulars (distinguishing endowed from voluntary) of :—
 - (a) Income for the year ending December 31st, 1906.
 - (b) Administrators.
 - (c) Mode of application.
7. Have you a Slate Club or Sharing-out Sick Benefit Society in connection with your Church?

(Signed) - - - - -

Date - - - - -

V.

FORM OF INQUIRY SENT TO SESSION CLERKS OF PARISHES PARTICIPATING IN THE
BURNETT MORTIFICATION

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS

BURNETT MORTIFICATION

1. Place.
2. When last received ?
3. Amount received for year ended 190
4. Amount distributed for year ended 190
5. Who are the local trustees or administrators ?
6. How is the amount applied, specifying whether given :—
 - (a) In money
 - (b) In kind ; and if so in what articles.
7. What was the number of recipients during the year ended 90 ?
8. Are applications invited by public notice ?
9. How are the recipients chosen ?
10. What inquiries are made as to :—
 - (a) Means ;
 - (b) Character ;
 - (c) Self-help or thrift ?
11. Is assistance from the Charity given to persons receiving Poor Law Relief ? If so, what proportion do they bear to the total number of recipients ?
12. Is any and what proportion of the share of income received added to the poor rate fund
13. Any other observations.

Signature - - - - -

Address - - - - -

Description of person signing - - - - -

Date - - - - -

VI.
POOR LAW FIGURES RELATING TO PLACES INQUIRED INTO.
TABLE A.—POPULATION AND PAUPERISM. PAUPERS, MAY 15TH, 1906.

Parish.	Population (1901).	Ordinary Poor.	Per cent. of Population (1901).	In Poorhouses.		All other Ordinary Poor.		Total.	Lunatic Poor.	Total Paupers. All Classes.		Ordinary Poor. 65 years of Age and upwards.	
				No.	Per cent.	No.	Per cent.			No.	Per cent. of Population (1901).	No.	Per cent. of Ordinary Poor.
Edinburgh	-	5,997	1·9	1,225	20	4,772	80	5,997	1,179	7,176	2·3	1,031	17·2
Montrose	-	415	3·0	7	2	408	98	415	56	471	3·4	144	34·7
New Deer	-	47	1·1	4	9	43	91	47	17	64	1·5	19	40·4
Longside	-	83	3·0	1	1	82	99	83	16	99	3·6	21	25·3
Lonmay	-	39	1·8	-	-	39	100	39	9	48	2·2	16	41·0
Methlick	-	18	1·1	-	-	18	100	18	12	30	1·8	5	27·8
Skene	-	20	1·3	6	30	14	70	20	7	27	1·7	5	25·0
Dyce	-	16	1·1	1	6	15	94	16	2	18	1·2	-	-
PAUPERS, MAY 15TH, 1896.													
Edinburgh	(1891.) 264,796	4,851	(1891.) 1·8	890	18	3,961	82	4,851	795	5,646	(1891.) 2·1	844	17·4
Montrose	-	368	2·6	11	3	357	97	368	50	418	2·9	133	33·4
New Deer	-	50	1·1	6	12	44	88	50	8	58	1·3	14	28·0
Longside	-	89	2·6	-	-	89	100	89	14	103	3·4	39	43·8
Lonmay	-	30	1·3	-	-	30	100	30	8	38	1·7	10	33·3
Methlick	-	22	1·2	-	-	22	100	22	10	32	1·8	3	13·6
Skene	-	26	1·6	1	4	25	96	26	8	34	2·0	9	34·6
Dyce	-	23	1·7	-	-	23	100	23	2	25	1·9	-	-

* The above figures include the population added by the alteration in boundaries effected by the Secretary for Scotland's Order of May 12th, 1902. The population of the City of Edinburgh is now the same as that of the Parish.

† The population of the Burgh of Montrose was 12,427 in 1901. ‡ The population of the Burgh of Montrose was 13,079 in 1891.

VII.

TABLE B.—COST OF PAUPERISM.

Parish.	Population (1901).	Cost of Poor Law Relief for Year ended May 15th, 1906.						
		Ordinary Poor.			Lunatic Poor.	General Administration Charges.	Total for all Purposes.	Cost per Head of Population.
		Outdoor.	Indoor.	Total.				
		£	£	£	£	£	£	s. d.
Edinburgh - - -	317,459*	30,002	19,082	49,084	32,090	8,440	89,614	5 7
Montrose - - -	14,027†	2,675	214	2,889	1,588	739	5,216	7 5
New Deer - - -	4,371	364	37	401	474	78	953	4 4
Longside - - -	2,760	563	17	580	490	87	1,157	8 5
Lonmay - - -	2,161	355	4	359	274	76	709	6 7
Methlick - - -	1,692	160	13	173	314	43	530	6 3
Skene - - -	1,546	119	26	145	155	56	356	4 7
Dyce - - -	1,482	102	9	111	64	41	216	2 11

	Population (1891).	Cost of Poor Law Relief for Year ended May 15th, 1896.						
Edinburgh - - -	264,796	-	-	30,485	21,017	11,457	62,959	4 9
Montrose - - -	14,428‡	-	-	2,459	1,252	433	4,144	5 9
New Deer - - -	4,434	-	-	369	223	119	711	3 2
Longside - - -	3,031	-	-	585	397	111	1,093	7 3
Lonmay - - -	2,286	-	-	223	172	109	504	4 5
Methlick - - -	1,905	-	-	115	291	66	472	4 11
Skene - - -	1,673	-	-	182	177	81	440	5 3
Dyce - - -	1,343	-	-	130	64	42	236	3 6

* These figures include the population added by the alteration in boundaries effected by the Secretary for Scotland's Order of May 12th, 1902. The population of the City of Edinburgh is now the same as that of the Parish.

† The population of the Burgh of Montrose was 12,427 in 1901.

‡ The population of the Burgh of Montrose was 13,079 in 1891.

VIII.

PARTICULARS OF THRIFT AGENCIES MADE USE OF BY RECIPIENTS INTERVIEWED.

In this Table "men" includes married couples.

Persons.	Number.	Permanent Friendly Societies.	Trade Unions.	Insurance.	Savings Bank, Annuities, etc.	Remarks.
EDINBURGH.						There is one case in which deceased husband was in Permanent Friendly Society, and seven cases in which whole family were insured.
Men - - -	46	7	4	18	1	
Women - - -	53	1	-	29	9	
Total - - -	99	8	4	47	10	
MONTROSE.						There are three cases in which whole family were insured.
Men - - -	10	2	-	8	1	
Women - - -	50	-	-	36	8	
Total - - -	60	2	-	44	9	
NEW DEER.						
Men - - -	1	1	-	1	-	
Women - - -	8	-	-	1	3	
Total - - -	9	1	-	2	3	
LONGSIDE.						
Men - - -	3	-	-	-	-	
Women - - -	8	-	-	1	2	
Total - - -	11	-	-	1	2	
LONMAY.						
Men - - -	2	-	-	-	-	
Women - - -	4	-	-	-	-	
Total - - -	6	-	-	-	-	
METHLICK.						In one case deceased husband was in Permanent Friendly Society.
Men - - -	3	2	-	1	-	
Women - - -	3	-	-	1	-	
Total - - -	6	2	-	2	-	
SKENE.						
Men - - -	-	-	-	-	-	
Women - - -	8	-	-	2	1	
Total - - -	8	-	-	2	1	
DYCE.						
Men - - -	4	-	-	1	2	
Women - - -	5	-	-	5	2	
Total - - -	9	-	-	6	4	

IX.

CHARITY COMMISSION MODEL SCHEMES.

ALMSHOUSES AND PENSIONS.

The Almshouse building belonging to the Charity and the property heretofore occupied therewith shall be appropriated and used for the residence of the Almspeople in conformity with the provisions of this Scheme.

No Almsperson shall be absent from the Almshouse for a period exceeding 24 hours without the consent in writing of the Trustees, or their Clerk; but in special cases such consent may, for any sufficient reason, be given retrospectively after the absence has occurred.

No Almsperson shall be permitted to let or part with the possession of the room or rooms allotted to him or her, or to suffer any stranger to occupy the same or any part thereof, except with the special permission of the Trustees.

The Trustees may, if they think fit, whenever the income of the Charity suffices for the purpose, appoint a Matron [Nurse], dismissible at their pleasure, to perform such duties as may be necessary for the superintendence and care of the Almspeople, at salaries not exceeding £ ; and may allot to the Matron [Nurse] a room or rooms in the Almshouse as a residence for her while she holds office as Matron [Nurse]. The Trustees may provide the Almspeople, at the cost of the Charity, with any necessary attendance in case of illness or permanent infirmity.

Appointments of Almspeople [Pensioners] under this Scheme shall be made without prejudice to the interests of the existing Almspeople [Pensioners].

The full number of Almspeople [Pensioners] shall be They shall be poor of good

character, who have resided in for not less than two years next preceding the time of their appointment, who have not during that period received Poor-law relief, and who from age, ill-health, accident, or infirmity, are, wholly or in part, unable to maintain themselves by their own exertions. *Provided that for years from the date of this Scheme no person shall be disqualified for appointment as an Almsperson [a Pensioner] on the ground of the receipt of Poor-law relief, but this provision shall not authorise the continuance of the receipt of such relief by an Almsperson [a Pensioner].*

There shall be paid to each Almsperson [Pensioner] out of the income of the Charity by weekly, or other periodical payments as the Trustees think fit, such a stipend, being at the rate of not less than a week, and not more than a week, as the Trustees may from time to time fix, having regard to the needs and circumstances of the respective Almspeople [Pensioners] and to the income and other circumstances of the Charity; and the Trustees, instead of paying the whole amount of the stipend to any Almsperson [Pensioner] in money, may from time to time expend the whole or any portion thereof for his or her benefit as they think fit. *In the case of an Almsperson [a Pensioner] possessing a properly secured income from other sources or in receipt of assistance from relations or others amounting to less than the maximum stipend allowed under this clause the Trustees may pay him or her such a stipend not exceeding the stipend which he or she would otherwise receive as will make his or her total income not more than the said maximum.*

The Clerk of the Trustees, or some other person appointed by them for the purpose, shall pay the stipends to the Almspeople [Pensioners], and conduct any inquiries with regard to them and to applicants for appointment.

Applications for appointment as Almspeople [or Pensioners] shall be made to the Trustees, or to their Clerk, in such manner as the Trustees prescribe, and shall be made in person except in case of physical disability.

No appointment of an Almsperson [or a Pensioner] shall be made by the Trustees until a sufficient notice (which may be according to the Form annexed hereto) of the vacancy to be filled up, specifying the qualifications required from candidates, has been published in by advertisement or otherwise, so as to give due publicity to the intended appointment; and every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the application.

[Instead of the two next foregoing clauses the two next following clauses are sometimes inserted.]

Upon the occurrence of the first vacancy among the Almspeople [Pensioners] a notice, specifying the qualifications required from candidates, and the proper mode of applying for appointment as an Almsperson [a Pensioner], shall be sufficiently published in the Parish by advertisement, or otherwise. A similar notice shall be similarly published upon every vacancy occurring after a period of twelve calendar months from the previous notice, or, if the Trustees think fit, oftener. Every applicant must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

All applications for appointment shall be made in person, or in case of physical disability in such manner as the Trustees may direct, to an officer of the Trustees, and shall be made within one calendar month of the publication of the notice hereinbefore referred to. The officer shall enter the statements of each applicant on a form provided by the Trustees, and shall take such steps as they may direct to verify the statements, and shall thereupon prepare and send to each Trustee a printed list of all applications. No appointment of an Almsperson [a Pensioner] shall be made unless his or her name appears on the list.

Every appointment of an Almsperson [a Pensioner] shall be made by the Trustees, and shall be made at a special meeting to be held as soon as conveniently may be after an interval of one month from the occurrence of the vacancy to be filled up, allowing a reasonable time for publication of notice and for inquiries as to the applicants.

The Almspeople [and Pensioners] shall be selected under the following conditions:—

1. After full investigation of the character and circumstances of the applicants, and inquiry whether they have shewn reasonable providence, and whether and to what extent they may reasonably expect assistance from relations or others.

2. Where claims are equal, preference shall be given to those applicants who have been longest resident in the Parish.

The pensions shall be paid subject to such reasonable regulations for ascertaining the identity and good conduct of the Pensioners and their continued possession of the required qualifications as the Trustees from time to time prescribe.

For the purpose of this clause the Trustees may avail themselves of the agency of any Charity Organisation Society, or other like agency.

Each pension shall be granted for a term of three years in the first instance, but may be prolonged by the Trustees, if they think fit, for a further period of not more than three years at each prolongation.

The Trustees shall provide and keep a book, in which shall be entered the name, age, and description of every person appointed to be an Almsperson [or a Pensioner], the date of every appointment, and the date and occasion of every vacancy. They shall also keep a register of all applications for appointment.

(1) Any Almsperson [or Pensioner] who receives Poor-law relief shall be removed from being an Almsperson [or a Pensioner].

(2) If, in the opinion of the Trustees, any Almsperson [or Pensioner] is guilty of insobriety, insubordination, breach of regulations, or immoral or improper conduct, or is disqualified for retaining his or her appointment [by having become entitled to a sufficient income from sources other than the Charity], [or on account of mental disease (in the case of an Almsperson) or from any other cause], or if, in any case, it appears that any Almsperson [or Pensioner] has been appointed without having the required qualifications, the Trustees, upon proof thereof to their satisfaction, may remove the Almsperson [or Pensioner].

(3) Upon the removal of any Almsperson [Matron, Nurse] the Trustees shall take possession of the tenement or room occupied by him or her, and upon the removal of any Almsperson or Pensioner the Trustees may proceed to appoint another Almsperson [or Pensioner] in his or her place.

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

IX.—Charity Commission Model Schemes—(continued)

(4) In any case of such misconduct as aforesaid the Trustees may suspend the payment of the stipend to the Almsperson [or Pensioner], either wholly or in part, during such time as they think fit.

(5) Any Almsperson removed on account of mental disease, and any Pensioner removed on account of receiving Poor-law relief while being detained under lawful authority as a person suffering from mental disease, may, on recovery, be re-appointed without previous notice being given of the vacancy to be filled up, and need not possess the qualifications as to residence and previous non-receipt of Poor-law relief.

The Trustees may from time to time prescribe such regulations. reasonable regulations as they consider expedient for the government of the Almspeople [and Pensioners], provided that the same shall not be at variance or inconsistent with any of the provisions of this Scheme, and by such regulations may provide that the Almspeople shall render such assistance to each other [and to the Matron and Nurse] as is within their power.

FORM OF NOTICE.

In the matter of

The Trustees of this Charity give notice that they will on the day of 19 , proceed to elect an Almsperson [a Pensioner] to fill a vacancy in the number of Almspeople [Pensioners] of the Charity. The election will take place at o'clock on that day, at . Poor of good character who have been resident in for two years at least, who have not during that period received Poor-law relief, and who from age, ill-health, accident, or infirmity are unable to maintain themselves by their own exertions, are eligible for the appointment. Preference will be given to those who have shewn reasonable providence, and to those who have been longest resident in the Parish.

Application for the appointment must be made in the first place in writing to the Trustees or their Clerk at , fourteen days at least previously to the election. Every applicant must state his or her name, address, age, and occupation, and must be prepared with sufficient testimonials and other evidence of his or her qualification for the appointment.

Signed

Clerk to the Trustees.

GENERAL BENEFIT OF POOR.

[The yearly income of the Charity] [One of such parts] [A yearly sum of £] shall be applied by the Trustees in making payments, under one or more of the following heads, for the benefit either of the poor of the said Parish of generally, or of such deserving and necessitous persons resident therein as the Trustees select for this purpose, and in such way as they consider most advantageous to the recipients, and most conducive to the formation of provident habits—

I.—Subscriptions or donations in aid of the funds of—

(a) Any Dispensary, Infirmary, Hospital, or Convalescent Home, or any Institution in which persons suffering from any bodily infirmity are taught any trade or employment, whether general or special, upon such terms (so far as may be) as to enable the Trustees to secure the benefits of the institution for the objects of the Charity ;

(b) Any Provident Club or Society established in or near

for the supply of Coal, Clothing, or other necessities ;

(c) Any duly registered Provident or Friendly Society accessible to the inhabitants of :

II.—Contributions towards—

(a) The provision of Nurses for the Sick and Infirm ;

(b) The travelling expenses of Patients to and from such institutions as are above-mentioned in paragraph I. (a) ;

(c) The purchase of Annuities, whether present or deferred, or the augmentation of any income

or other means of support possessed by the recipient which shall be proved to the satisfaction of the Trustees to be properly secured, and to have been produced by his or her own exertions or providence ;

(d) The cost of the Outfit on entering upon a trade or occupation, or into service, of any person under the age of twenty-one years ;

(e) The provision of the passage money, outfit, or other requisite, in aid of the Emigration of any person ;

(f) The cost of providing proper care and supervision (including any necessary cost of locomotion) for poor persons requiring temporary change of air or special protection or treatment ;

(g) The provision or maintenance of any Recreation Ground, or the formation of any fund for the acquisition or preservation of any land as an Open Space, accessible to the inhabitants of ;

(h) The maintenance of any Reading Room, Library, or Working Men's Club, available for the use or benefit of the inhabitants of ;

(i) The support of any Museum, Art collection, or Art or Industrial exhibition accessible to the inhabitants of ;

(j) The provision of Technical or Art instruction or lectures, or of Evening Classes ;

III.—The supply of—

(a) Clothes, Linen, Bedding, Fuel, Tools, Medical or other aid in Sickness, Food or other articles in kind, to an amount not exceeding £ in any one year ;

(b) Temporary relief in money, by way of loan or otherwise, in case of unexpected loss, or sudden destitution, to an amount not exceeding £ in any one year.

Provided that the funds of the Charity shall in no case be applied in aid of any rates for the relief of the poor or other purposes, or so that any individual or institution may become entitled to a periodical or recurrent benefit therefrom.

APPRENTICING.

A yearly sum of £ shall be applied by the Trustees in apprenticing poor [children] bonâ fide resident in to some useful trade or occupation.

Upon the apprenticing of any [child]—

(1) An indenture of apprenticeship shall be executed containing provisions for carrying into effect apprenticeship the following stipulations :—

(a) The apprenticeship premium shall be not less than and not more than , and shall be payable in not less than two portions, and the second portion and any subsequent portions shall be payable after the lapse of at least six months from the commencement of the term of apprenticeship or from the payment of the preceding portion.

(b) The second or any subsequent portion of the premium shall not be payable unless or until the Trustees have satisfied themselves by personal inquiry that the apprentice is being properly taught.

(c) Substantial wages increasing yearly shall be paid to the apprentice on a scale to be specified in the indenture.

(2) The Trustees may also agree for the repayment to them of the whole or any part of the apprenticeship premium out of any wages of the apprentice or otherwise ; and may properly refuse to accept any master or mistress except upon the following conditions :—

(a) The permission of a probationary period not exceeding three months and either with or without wages, during which the apprentice concerned shall be at liberty to recede from his [or her] engagement.

- (b) The permission of access at all reasonable times to the place of employment of the apprentice concerned by any person authorised by the Trustees to inspect and report upon the condition, conduct, and diligence of the apprentice.
- (c) Such other conditions or stipulations as to half-time, evening instruction, or other matters as in the judgment of the Trustees may be beneficial to the apprentice concerned or otherwise advantageous to the Charit .
- (3) Any and all of the arrangements for the apprenticeship and visiting of, and consequent reports upon, the apprentice may be delegated to the National Institution of Apprenticeship, whose offices are now at No. 5, Clarence Terrace, Regent's Park, London, N.W., or to any similar Institution which may be nominated by the Trustees and approved by the Charity Commissioners, and in that case the moneys applicable to the apprenticeship shall be paid to the Institution at the time of the signing of the apprenticeship indenture.

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X

ABSTRACT OF INFORMATION OBTAINED REGARDING RECIPIENTS OF CHARITIES.

DYCE.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Edward Trust	1	W.	Yrs. 75 30	Yrs. 30	None	2 sons (1 married); 4 daughters (single)	2	£ s. d. 5 15 0 per ann. and rates	Well furnished, clean, and bright	Insured in Scottish Legal	£ s. d. Nil	£ s. d. 2 8	£ s. d. Nil	£ s. d. 6 0	£ s. d. Nil	£ s. d. 12 0 (-on's) 10 0 (daughter's)	£ s. d. Nil	£ s. d. 1 10 8	Recipient, who came from Turriff, has been a widow 18 years, and since husband's death has been practically supported by her children. Single son, 34, casual labourer, feeble-minded, and daughter, single, 29, paperworks hand, add their earnings to family budget, while three single daughters allow mother 2/- each weekly. Married son helps occasionally. Recipient has had pension for 12 years. Statements confirmed and recipient said to be very worthy and respectable by three reliable authorities.
Edward Trust	2 {	M. M.	78 65	30 30	Formerly labourer None	4 sons (1 married); 4 daughters (1 married)	2	5 0 0 per ann. and rates	Very clean and comfortable	Nil	Nil	2 8	Nil	Nil	Nil	6 0 (old cm. player)	8 8	Recipient, a native of New-hills, gave up work on account of rheumatism seven years ago. Four of the children are said to send a few shillings occasionally. Recipient has an impediment in his speech. Wife appears to be a strong, healthy woman. Recipient has had pension for 12 years. Statements said to be reliable and recipient a very respectable man, who had worked hard, by three credible informants.	

DYCE—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS
											Poor Law Relief.	Charities.	Chubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Edward Trust	3	M. M.	78 76	30 30	Farm labourer Formerly Laundress	2 sons (both married)	2	£ s. d. 6 10 0 per ann.	Comfortably furnished and exceedingly clean	Insured in Prudential; £100 in Savings Bank	£ s. d. Nil	£ s. d. 11	£ s. d. Nil	£ s. d. Nil	£ s. d. 3 0 (average)	£ s. d. 10 0 (lodger with board)	£ s. d. 13 11	Recipient, a native of Cru'len, said to be past regular work now, does a little when he can. Children do not help. Wife suffers constantly from neuralgia. Savings are drawn upon when needed. Has had pension for two years. Statements said to be correct by three reliable authorities, who said that recipient and his wife were very decent, hard working old people.
Edward Trust	4	W.	74	15	None	3 daughters (1 married)	2	7 10 0 per ann.	Comfortably furnished and scrupulously clean	Insured in Aberdeen & Northern; £50 in P.O. Savings Bank	Nil	11	Nil.	2 0	Nil	Nil (lodger with board)	12 0 14 11	Recipient came from Monquhitter, where her late husband, who died 20 years ago after a long and expensive illness, had a littlecroft. After his death she worked thecroft for a year or two, but failed to make it pay, and gave it up. On coming to Dyce she had about £100 saved, half of which is still left. Single daughters, 38 and 34, cooks, give her 1/- a week. Has had the Edward Trust pension two years. Statements confirmed by two trustworthy informants, who said recipient was a woman of undoubted good character.

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Edward Trust	5	M.	70	12	J o b b i n g gardener. Formerly laundress	4 sons (all married)	2	4 10 0 per ann. and rates	Very clean and com- fortable	Nil	Nil	1 1½	Nil	Nil	5 0	Nil	6 1½	Recipient broke a rib three weeks ago. He had for a long time been able to do only small jobs. Whereabouts of eldest son unknown. None of the children help. Recipient has had the Edward Trust pension for four years, beginning at £1 10/- then £2 5/- and now £3 per annum. Probably will not be able to work any more. Statements confirmed by three reliable authorities, who said recipient was a very respectable old man who had worked well.
Edward Trust	6	W.	66	19	Latourer	None	3	6 10 0	Exceptionally clean and comfortable	Nearly £100 in Savings Bank (sister's)	Nil	10½	Nil	Nil	5 0 (aver- ag-)	Nil	5 10½	Recipient came from Inverurie. Wife died 10 years ago. Two years ago sister, single, 56, formerly cook in Hampstead, came to keep house for him. They had a lodger sometimes, when they could get one. Sister's savings are drawn upon as needed. Recipient has had pensions two years. Statements confirmed and recipient and sister said to be very respectable by three credible informants, who stated that he was very much broken by loss of his wife.
Edward Trust	7	W.	63	16	Formerly nurse and laundress.	2 sons (1 married); 3 daughters (2 married)	3	Nil	Very neat, clean and comfortable	Insured in Prudential.	Nil	10½	Nil	Nil	4 0 7 0 (see re- marks)	Nil	11 10½	Recipient, who came from Inverurie, stated that late husband, shoemaker, who died 10 years ago, was an invalid and his business suffered in consequence. She had to work during his lifetime to keep home together. She now lives rent free and receives 4/- a week from Telephone Company, who hire one of her rooms as exchange. Single daughter, 24, very delicate, lives with her. Recipient also has 6d. a day from Parish Council for two children boarded out with her. Has received pension three years. Statements confirmed by three reliable authorities, who said recipient was very worthy, respectable, and hard working.

Dyce—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Burnett Mortification	8	W.	Yrs. 48	Yrs. 10	Charwoman	4 sons and 3 daughters (4 under 14)	Cottage (3)	£ s. d. 8 0 0 per ann.	Poor; rather dirty and untidy	Insured in Prudential	£ s. d. 7 6	£ s. d. (see remarks)	£ s. d. Nil	£ s. d. 3 0 8 0 (son's)	£ s. d. Nil	£ s. d. 18 6	Recipient has been a widow four years. Husband killed on railway. She has worked as a charwoman since and has had parish relief the whole time. Son, single, 21, in Army, does not help; daughter, single, 18, lives at home and helps mother in housework; son, 16, farm servant, earns 8/- a week. Received 5/- grant from Burnett Mortification in July, 1904. Statements confirmed and recipient said by three credible informants to be respectable and hard working.	
Burnett Mortification	9	S	55	26	Caretaker	—	2	4 10 0 and rates	Clean and well kept	Insured in Prudential; £10 in P.O. Savings Bank	Nil	(see remarks)	Nil	1 1 1 0	8 6 (lodger, with board)	10 7	Recipient, a native of Ellon, is caretaker and cleaner of parish church mission hall at £3 per annum. She has one lodger and takes care of a child, four years old, for a neighbour at 1/- a week. A brother in Glasgow, police inspector, helps her occasionally. Received grant £1 in 1904 on account of severe illness. Statements confirmed by three trustworthy informants, who gave recipient an excellent character.	

NOTE.—References made in this volume and in the Reports of the Commission to the pages in this volume are to the page-numbering in brackets.

SKENE.

Edward Trust	10	W.	78	78	Formerly laundress	4 sons (3 married); 2 daughters (married)	2	5 0 0 per ann.	Poor and very dirty	Nil	Nil	Nil	2 8	Nil	1 4½	Nil	Nil	Nil	4 0½	Recipient has been a widow 16 years. After husband's death she maintained herself by washing. Cannot work now, crippled with rheumatism and walks with two sticks. Son, single, 35, farm servant, pays for coals and gives mother 1/- a week. Another son, married, 48, carman, sends £1 per annum. Others do not help. Recipient has had the pension six years. Statements said to be reliable and character good by four credible authorities.
Edward Trust	11	S.	78	50	Formerly laundress	2 sons (mar- ried)	Cot- tage (3)	9 10 0 per ann.	Clean and bright	Insured in British Workman	Nil	Nil	1 11	Nil	Nil	3 0 9 0 (see re- marks)	Nil	Nil	13 11	Recipient, a native of Kinellar, works a little croft which her father had before her. He died 20 years ago. She keeps a cow and few fowls and realises 3/- a week (average) from sale of milk and eggs. She has care of three boys, boarded out by Parish Council at 3/- a week each. Elder son, 50, stonemason, Aberdeen, helps occasionally. Has had the pension three years. Statements confirmed and character said to be good by four reliable informants.
Edward Trust	12	W.	79	46	None	5 sons (4 mar- ried)	Cot- tage (3)	5 0 0 per ann.	Poor, but very clean	Nil	Nil	Nil	2 3	Nil	9	Nil	Nil	Nil	3 0	Late husband died of apoplexy three years ago. Since his death she has managed with help of neighbours to work her little croft, on which she grows a little corn and kale for her own use. "A friend frae Aberdeen comes to see me every Saturday and just brings me grain o' kindness." A son, married, 42, miner, British Columbia, sends her 42 annually. Others do not help. Statements said to be true and recipient very respectable by four credible authorities.

SKENE—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Edward Trust and Burnett Mortification	13	S.	Yrs. 7½	46	Formerly sick nurse	—	1	£ s. d. 3 0 0 per ann.	Very neat and clean	Nil	£ s. d. Nil	£ s. d. 1 11 (and grant)	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 1 11	Recipient, a native of Echt, said that for 30 years she was employed by Parish Council as sick nurse. They paid her no salary, but she got what she could from patients. She also did laundry work. A son, who died three years ago, used to assist her occasionally, and a grandson gives her 1/- or so now and then. Two friends help her constantly with a little food. She gave up work five years ago on account of a bad leg. Has received pension for 18 months, and grant from Burnett Mortification, £1, in 1905. Recipient's statements said to be reliable and character good by four credible informants.
Milne Fund -	14	W.	73	12	Crofter	2 sons and 3 daughters (all married).	Cot. 11 10 0 tage per ann. (2)	Clean	Insured in Prudential	Nil	4½	Nil	1 0	Nil	4 9 (croft)	1 4	7 5½	Recipient was born at Kintore. Late husband, quarryman, died 12 years ago. Since his death recipient has maintained herself out of hercroft by selling corn, butter, milk, eggs, and poultry. Help from all the children averages about 1/- a week, and a grandson sends her £1 at Hognanay. She sublets a loft at £3 10/- per annum. Has had the Milne Fund one year. Statements confirmed and recipient's character said to be good by four reliable authorities.

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Milne fund and Burnett Mortification	15	S.	80	20	Formerly in service	—	Cot- tage (2)	3 0 0 per ann.	Clean and comfortable	Nil	Nil	Nil	Nil	4 7 (nep- hew)	Nil	1 1 (old en- ployer)	6 0½	Recipient, born at Bellhelvie, was in service for many years and saved a little money, but it is all spent. Nephew, shoe-maker, in Aberdeen, allows her £12 a year. She has had the Milne fund one year and received £1 from Burnett Mortification in 1906. Statements said to be correct and recipient a re-spectable old woman by four trustworthy informants.
Burnett Mor-tification	16	W.	62	18	None	None	1	1 10 0 per ann.	Barely fur-nished but clean	Nil	Nil	Nil	Nil	Nil	Nil	Nil	3 0	Recipient, who has been twice married, has been a widow for 24 years. Late husband was a crofter. She received £1 from Burnett Mortification in 1905. Has had parish relief for three years. Said to have no other income, but gets a good deal of help in food from neighbours. Cot-tage a wretched hovel in bad repair. Statements said to be re-liable and recipient a very respectable woman by four credible authorities.
Burnett Mor-tification	17	S.	58	10	Farm servant	1 daughter (married)	2	2 0 0 per ann.	Very poor, dirty and untidy	£4 in P.O. Savings Bank	Nil	Nil	Nil	Nil	7 0 (aver-age)	Nil	7 0	Recipient is the daughter of a farmer and was born at New-hills. She was in domestic service for some years, but has latterly done outside farm work. In summer she can earn 18/- a week. During har-vest time she takes in a man lodger or two. Received £1 from Burnett Mortification in 1906. Some doubt was expressed as to her moral character by one out of four reliable informants, but the other three knew nothing against her—she was, perhaps, not very bright, but worked hard.

METHLICK.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Maitland Fund, etc.	18	W.	Yrs. 67	40	None	3 sons (2 married); 1 daughter (single)	Cottage (2)	£ s. d. 1 0 0 per ann.	Very poor, but clean	Nil	£ s. d. Nil	£ s. d. 9	£ s. d. Nil	£ s. d. Nil	£ s. d. 4½ (daughter)	£ s. d. Nil	£ s. d. Nil	£ s. d. 1 1½	Recipient, native of Pyvie, lost her husband, farm servant, earning 14/- weekly, five years ago. He was often ill and worked irregularly. Eldest son, married, 46, crofter, supplies her with meal and potatoes; daughter, single, 35, in service, pays her rent; and a lady in the neighbourhood sends her good soup several times a week. She has received the Charities, £2 per annum, for four years. Statements said to be reliable and recipient respectable by three trustworthy authorities.
Maitland Fund, etc.	19	W.	35	14	Laundress	2 sons and 1 daughter (1 son under 14)	Cottage (3)	3 0 0 per ann.	Very clean and comfortably furnished	Oddfellows (late husband); insured in Prudential	Nil	4½	Nil	2 6	16 0 (lodger with board) 2 6 (boys—see remarks)	1 1 4½	Recipient, who was born at Turriff, lost her husband, baker, earning 25/- a week, 11 years ago. Besides her earnings she has two lodgers at 8/- each, and provides dinners for three little boys, who come to school from a distance, receiving 2d. a day from each for five days a week. Daughter, 17, in service, helps occasionally, but recipient has to help son, 15, office boy, Aberdeen, earning 5/- a week. She has received £1 per annum from the Charities for last six years. Statements confirmed and recipient said to be very respectable and hard working by three reliable informants.		

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Maitland Fund, etc.	20	M.	51 (50)	51	Drainer None	1 son and 2 daughters (2 children under 14)	Cottage (3)	5 0 0 per ann.	Clean and comfortable	Oddfellows; insured in Prudential	Nil	Nil (grant)	Nil	Nil	Nil	18 0	18 0	Nil	<p>In this case elder daughter, 17, was the recipient of 15/- from the Charities. She is very delicate and was 13 weeks in infirmary last year. She looks very ill and is quite unable to do any work. Father is in constant employment.</p> <p>Statements said to be reliable and the family very respectable and parents hard working by three credible authorities.</p>
Maitland Fund, etc., and Burnett Mortification	21	S.	77	77	None	—	Cottage (2)	Nil	Very poor, barely furnished, but clean	Nil	Nil	9 (and grant)	Nil	Nil	Nil	9	Nil	Nil	<p>Recipient dwells rent free in a cottage adjoining a farm which, she stated, was formerly held by her father. Her sole income consists of £2 a year from the Charities, which she has received for the last eight years. She had £2 from Burnett Mortification in 1902. She is supplied with plenty of food by a nephew and niece.</p> <p>Statements confirmed and recipient said to be a respectable old woman by three reliable authorities.</p>
Maitland Fund, etc., and Inlath Fund	22	(M. { M.	80 79	50 50	Formerly labourer None	2 sons (1 married); 3 daughters (2 married)	3	3 10 0 per ann.	Very poor, but beautifully clean	Nil	Nil	4½ (and grant)	Nil	5 0	Nil	Nil	5 4½	Nil	<p>Husband, native of New Machar, has been unable to work on account of infirmities for 10 years. Wife, born at Turriff, suffers from heart disease and must not be left alone. The Inlath Grant (£1) was given on her account. Husband has received £1 per annum from the Charities for three years. Children give 5/- a week amongst them. A very infirm old couple.</p> <p>Statements confirmed and recipients said by three credible informants to be good, honest old people, who had worked hard.</p>

METHLICK—continued.

NAME OF CHARITY.	No.	M., S., W.,	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Imlah Fund	23	(M. (M.	Yrs. 50 42	3 3	Farm servant None	2 sons and 6 daughters (5 children under 14)	Cottage (3)	£ s. d. Nil	Very dirty	Oddfellows	£ s. d. Nil	£ s. d. Nil (grant, see remarks)	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 15 0	Family live rent free in cottage on farm, where husband is employed. Eldest daughter, single, 24, is in service. She has had two children. Daughter, 18, said to be "a bit daft," lives at home, and another, 16, housemaid, earns £8 per annum. Ages of remaining children run from 4 to 13 years. Grant (£1) was given for daughter (13), who is still under medical care. Statements confirmed and parents said to be respectable and hard working by three trustworthy authorities.	

NEW DEER.

Bruce Bequest	24	W.	67	67	None	3 sons (married); 6 daughters (4 married)	Cottage (3)	3 0 0 per ann. and rates	Very bright and clean	Nil	7	Nil	2 5 3	Nil	Nil	Nil	Nil	4 3	Recipient's husband, who died six years ago, was a carter earning 15/- a week. She stated that she had no settled income—only 30/- a year from the Bruce Charity, which she has received four years, and what her children gave her. Son, 42, crofter, supplies her with meal and potatoes; daughter, married, 41, gives her 1/- or 2/- now and then; son, 37, blacksmith, helps occasionally; son, 30, blacksmith, helps occasionally; daughter, single, 25, in service, pays her rent; daughter, single, 22, in service, sends 5/- monthly. Statements said to be respectable and recipient very respectable by two credible authorities.

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Bruce Bequest	25	W.	52	20	Lets lodgings	2 sons and 2 daughters (1 boy under 14)	3	5 0 0 per ann	Very clean and comfortable	Nil	Nil	9	Nil	Nil	Nil	16 0 (lodgers)	1 0 9	Recipient has been a widow five years. Two years ago began to let lodgings. She has two young fellows and her youngest son, 15, grocer's apprentice, earning 4/- weekly, and youngest daughter, 12, with her. Other children, son, 18, watchmaker's apprentice, Glasgow, and daughter, 16, in service, Tra-e-bergh, do not assist. She has received the Charity, £2 per annum, for four years.
John Simpson and Philip Funds and Bruce Fund	26	S.	80	77	Knitter	—	1	2 5 0 per ann.	Very clean and very comfortably furnished	Nil	Nil	1 3	Nil	Nil	1 0 (average)	Nil	2 3	Recipient kept house for a brother (now deceased) for nearly 50 years. She earns a little at knitting stockings and is practically supplied with food and clothing by friends and neighbours. For nine years she has received the Charities:—John Simpson and Philip, £1 5/8, and Bruce, £2 per annum. Statements said to be reliable and recipient of good character by four trustworthy authorities.
John Simpson Fund and Bruce Fund	27	{ M. ,,	63 52	63 52	Formerly farm servant Charwoman	2 sons and 2 daughters (all single)	2	3 10 0 per ann. and rates	Very clean and comfortable	Insured in Refuge	Nil	1 2	Nil	4 4	Nil	3 2 6	8 3	Husband has been unable to work for 10 years. He has received the Bruce Fund, £2 per annum, for three years, and wife has received the John Simpson Money, £1, for four years. Son, 22, farm servant, pays parents' rent; daughter, 21, cook, gives 2/- a week; and younger son, 18, farm servant, gives 1/- a week. Husband, nearly crippled with rheumatism, earns about 1/- a month making cloth hearthbrugs. Statements confirmed and recipients' character said to be good by three reliable authorities.

NEW DEER—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.						REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.		Other sources.
John Simpson Fund	28	S.	Yrs. 75	Yrs. 72	Formerly in service	1 son (married)	Cottage (3)	£ s. d. 4 0 0 per ann. and rates	Only fairly clean	Nil	£ s. d. Nil	£ s. d. 4½	£ s. d. Nil	£ s. d. Nil	£ s. d. 14 0 (son's)	£ s. d. Nil	£ s. d. 14 4½	Recipient lives with and is supported by son, married, 45, labourer, who generally earns more—about 20/-—in summer. She has resided with him for 20 years. She is quite unable to walk. She has received the Charity, £1 per annum, for three years. Three credible informants said she was a woman of good character.
John Simpson and Philip Funds, and John Thom Fund, etc.	29	S.	76	76	Formerly cook	1 son (married)	1	2 15 0 per ann. and rates	Very clean and comfortable	Insured in Prudential; £14 in Savings Bank	Nil	2 3 (see remarks)	Nil	Nil	Nil	Nil	2 3	Recipient shares a cottage with another old woman. The income from Charities is made up of £1 10/- per annum from the John Simpson and Philip Funds (for the last four years), £4 per annum from the Murtle Fund (Aberdeen), and 10/- per annum from private charity. Recipient has five bags coal annually from the John Thom Fund. Son, married, 40, warehouseman, London, does not help. His father never contributed to his support as a child. Statements confirmed and recipient said to be of good character by three reliable authorities.

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John Simpson and John Thom Funds	30	W.	64	64	None	3 sons (2 married; 1 single, adopted); 1 daughter (married)	2	3 0 0 per ann.	Very clean and comfortable	£70 in N. of Scotland Bank	Nil	(See remarks)	Nil	Nil	Nil	Nil	Nil	4 6 (adopted son's)	Nil	Late husband, farm servant, died 10 years ago. A son, who was practically recipient's mainstay, was killed through fall from horse a year ago. She obtained £90 compensation, of which £70 remain. Adopted son, single, 17, tailor's apprentice, lives with her. Children do not help. Recipient has had 10/- per annum for seven years from John Simpson Fund and four bags coal for three years from John Thom Fund. She is very infirm. Statements confirmed by three reliable authorities, who said that recipient was very respectable.
Rettie Fund	31	S.	61	61	Dressmaker	1 son and 1 daughter (both single)	4	8 0 0 per ann. and rates	Clean and well furnished	Oddfellows (son)	Nil	(See remarks)	Nil	Nil	3 0 (daughter)	N	3 0 (average 15 0 (son's)	Nil	1 1 0	Recipient formerly had a fair business, but owing to increasing age and rheumatism she has been unable to do much of late years. Son, single, 22, shop assistant, lives with her. Daughter, single, 31, school teacher, Fraserburgh, pays her rent. Recipient has had 12/- per annum for the last 10 years from Rettie Fund. Statements confirmed and recipient said to be very respectable by three credible informants.
Rettie Fund	32	W.	83	63	Formerly small farmer	2 sons (both married)	1	5 0 weekly (including board)	Neat, clean and comfortably furnished	£53 in Savings Bank	Nil	(See remarks)	Nil	Nil	Nil	Nil	Nil	Nil	N	Late husband, who died 50 years ago, had a small farm, which recipient carried on for several years after his death. She then joined her younger son, now married, 49, stonecutter, in the U.S.A. She remained with him 23 years and returned to New Deer in July, 1907. She is now living on remainder of savings. Sons do not help. She received 14/10 from the Rettie Fund last year. Statements confirmed and recipient said to be very respectable by three reliable authorities.

LONGSIDE.

LONGSIDE.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Bruce Bequest	33	W.	Yrs. 51	Yrs. 51	None	1 son (married); 1 daughter (single)	Cottage (2)	£ s. d. 4 0 0 per ann.	Excellent, clean and comfortable	£56 in Savings Bank	£ s. d. Nil	£ s. d. 9	£ s. d. Nil	£ s. d. 1 0 (son)	£ s. d. Nil	£ s. d. 3 0 (daughter's)	£ s. d. Nil	£ s. d. 4 9	Recipient has been a widow 16 years. Since her husband's death she has been supported partly on her savings (reduced now to £56) and partly by children. Daughter, single, 40, landress, lives with her. Recipient is bedridden and suffers from a heart affection. Son, married, 43, farm servant, Brig o' Balgownie, sends money amounting to 1/- a week. Recipient has had the Bruce Bequest, £2 per annum, for seven years. Statements said to be true and recipient and daughter very respectable, and the latter very hard working, by three reliable authorities.
Bruce Bequest	34	S	56	9	Formerly cook	—	Cottage (2)	2 10 0 per ann. and rates	Comfortably furnished and very clean	Believed to have some savings	Nil	4½	Nil	Nil	Nil	17 0 (brother's)	Nil	17 4½	Recipient, born in New Deer, in service for many years, came to live in this same house in Longside with aged parents. After their death her brother, single (now 54, labourer), came to live with her. She has received £1 annually from the Bruce Bequest for six years. Recipient said to be very respectable by three authorities, one of whom had good reason to believe that she still had some private means.

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Bruce Bequest	35	S.	58	58	Laundress	1 daughter (single)	1	1 1 0 0 per ann. and rates	Very clean	Nil	Nil	4½	Nil	Nil	2 7	Nil	2 11½	Recipient's father, labourer who died 14½ years ago, participated in the Bruce Bequest. Thirty-eight years ago she had a daughter whose father paid £4 a year for five and a half years, when he died. Her mother took it all and went to New Zealand, where he was successful at farming. She has not heard of him for years. Daughter gives her 1/- now and then. She has received £1 per annum from Bruce Bequest for nine years. Statements confirmed and recipient said to be hard working and very deserving by three reliable informants. Her cottage is a wretched place and very damp.
Bruce Bequest and others	36	W.r.	81	34	Formerly grieve	1 son and 3 daughters (all married)	1	5 0 weekly	Not very clean nor comfortable	Nil	Nil	9	Nil	Nil	Nil	5 0 (old em- ployer)	5 9	Recipient, formerly grieve over a farm at Cairngall, is allowed 5/- weekly by the laird. He lives with married (eldest) daughter, to whom his allowance is paid direct. Son-in-law, "merchant," is crippled and walks on his knees. Recipient has had £2 per annum from the Charities for nine years. Statements confirmed and recipient said to be respectable and deserving by three reliable authorities.
Bruce Bequest and others	37	W.r.	86	66	Formerly in Army	None	Cottage (4)	5 0 0 per ann. and rates	Clean and comfortably furnished	Nil	Nil	6½	Nil	Nil	Nil	14 0 (pension) 5½ (sub-letting)	15 0	Recipient enlisted in 1842 in the 93rd Highlanders, and served 19 years. Became blind in India, was discharged with pension — 1/6 a day, and has never been fit to work since. Has participated in Charities four years. He lost his wife three years ago, and is now attended by a housekeeper, who receives small remuneration, board and lodging. Statements confirmed and recipient said to be very respectable by four credible informants.

LONGSIDE—continued.

NAME OF CHARITY	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other services.	
Bruce Bequest and others	38	S.	Yrs. 36	35	Kiliter	—	Cottage (2)	£ s. d. 2 10 0 per ann.	Poorly furnished, but clean	Insured in Prudential	£ s. d. 3 0 0 (mother)	£ s. d. 6 6	£ s. d. Nil	£ s. d. 1 6	£ s. d. Nil	£ s. d. 8 0 6	Recipient, an invalid, lives with widowed mother, also in delicate health. Father, labourer, died 35 years ago. Mother used to participate in the Charities, but has had out relief for past five years, and recipient has had £1 10/- per annum from Charities for same period. Brother, single, 42, farmer in Canada, sends 3/- weekly. Another brother, married, 45, helps occasionally. Statements confirmed and recipient said to be respectable and deserving by three trustworthy authorities.	
Bruce Bequest and others	39	S.	84	12	Formerly schoolmistress	—	Cottage (4)	40C per ann. and rates	Shabby, horribly dirty, and in disorder	Nil	Nil	6 6	Nil	Nil	7 8 (pension) 7 8 (sister's private income)	15 10 6	Recipient, for 50 years mistress of an endowed school in the neighbourhood, was pensioned off at £20 a year. Sister, single, 79, feeble-minded and at one time in a lunatic asylum, has been under her care since 1866. She also has £20 per annum, private means. £1 10/- per annum has been given from the Charities for 24 years. Both the old women, the house and everything in it are horribly dirty. Statements confirmed by four authorities, two of whom said that recipient and sister were very respectable, but the others that they spent their money foolishly and were fond of drink.	

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Bruce Bequest and others	40	M.	82	42	Formerly farm servant	1 son (single)	Cot- tage (3) andcroft	13 10 0 per ann.	Very clean and comfortable	Nil	Nil	Nil	11½	Nil	6 0	Nil	5 0 (aver- age fromcroft)	Nil	11 11½	<p>Recipient, an old farm servant formerly earning 14/- a week, had to give up work 12 years ago through rheumatism. Wife has been bedridden for over 12 years. Grand-daughter (mother dead) keeps house for the old couple. Son pays rent and doctor for mother. Croft provides food for family and cow. A man is paid £2 a year to work the ground. Recipient has had £1 10/- per annum from Bruce Bequest for 10 years, and £1 from other Charities in addition for five years. Statements confirmed and recipient said by three reliable authorities to be very respectable and formerly hard working.</p>
		M.	81	42	None															
Bruce Bequest and Burnett Mortification	41	W.	73	72	None	4 sons (3 married)	Cot- tage (2)	2 0 0 per ann.	Very neat and clean	Nil	Nil	Nil	5½ (and grant)	Nil	2 3	Nil	Nil	Nil	2 8½	<p>Late husband, shoemaker, died 10 years ago, after two years' illness (cancer in head). Recipient picked up a little by knitting and was mainly supported by youngest son (now married, 30, policeman), who still pays her rent and allows her 1/6 a week. Other children do not help. Her cottage is a wretched hovel. She has received £1 5/- per annum from Bruce Bequest for 12 years, and one gift, 10/-, from Burnett Mortification. Statements confirmed by three reliable authorities, who said recipient was a good, honest old woman.</p>
Bruce Bequest	42	S.	66	51	Formerly general servant	—	Cot- tage (3) andcroft	8 0 0 per ann.	Exception- ally clean and com- fortible	Nil	Nil	Nil	(Seere- marks)	Nil	Nil	Nil	4 0 (croft) 12 0 (bro- ther's)	Nil	16 0	<p>Recipient stated that the house in which she lived was built by her grandfather, that her mother was born there, and her parents lived there all their married life. Her brother, single, 60, jobbing gardener, lives with her. The croft provides food for them and yields an average of 4/- a week from corn, hay, potatoes and straw. 15/- was given last year from Bruce Bequest. Statements confirmed and recipient said to be a very respectable, hard working woman by three credible informants.</p>

Longside—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Shewan, and Mitchell Charities	43	W.	Yrs. 33	10	Laundress	2 sons and 1 daughter (all under 14)	Cottage (2)	£ s. d. 2 0 0 per ann.	Poor, but very clean	Nil	£ s. d. 5 0 0	£ s. d. (See remarks)	£ s. d. Nil	£ s. d. Nil	£ s. d. 2 0 0	£ s. d. Nil	£ s. d. 7 0 0	Recipient lost her husband, farm servant, about a year ago, at the age of 37. He could join no club owing to his delicate health. She receives a good deal of help in kind from her mother and from several neighbours. She appeared very crushed, and her cottage is a most miserable old place. Grant 10/7, given last year. Statements confirmed and recipient said to be very respectable by three reliable authorities.

LONMAY.

Bruce Pequest	44	S.	68	68	Fish seller	—	Cottage (2)	Nil	Poorly furnished but clean	Nil	Nil	4½	Nil	Nil	Nil	1 6 (profit)	Nil	1 10½	Recipient succeeded her parents in her present dwelling. Father died 33 years ago and mother two years later. Two brothers, both dead, and two sisters, widows of fishermen. Exempt by law from paying rent. Has received £1 per annum from Bruce Bequest for eight years. Statements confirmed and recipient's character said to be good by four reliable authorities.
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Bruce Bequest and Kirk Session Money	45	W.	50	50	Fish seller	1 son and 1 daughter (both single)	Cot- tage (2)	Nil	Poor and squalid	Nil	Nil	6½	Nil	Nil	1 0 3 0 (son's)	Nil	4 6½	Recipient has been a widow 20 years; late husband was a fisherman. She has paid no rent ever since by kindness of the laird. Son, single, 24, farm servant, who lived with her, was not often in work; his health is bad and he is often in infirmity. Daughter, single, 22, net-mender, helps a little when she can. Recipient has had £1 from the Bruce Bequest and 10/- from Kirk Session Money for 20 years. Statements confirmed and recipient said to be respectable by four credible authorities.
Bruce Bequest and Kirk Session Money	46	W.	75	75	None	2 sons (un- ried); 1 daughter (widow)	1	Nil	Fairly com- fortable and very clean	Nil	Nil	5½	Nil	Nil	Nil	Nil	5½	Recipient lost her husband, fisherman, 37 years ago. She lives rent free by favour of the laird, and her elder son supplies her with food. The other son also helps. She recently broke her arm, and elder son paid the doctor's fees. She has received £1 from Bruce Bequest and 5/- from Kirk Session Money for seven years. Statements confirmed and recipient said to be respectable by five reliable informants.
Bruce Bequest and Kirk Session Money	47	M. (M)	76 75	76 75	Formerly fisherman None	None	Cot- tage (2)	1 7 6 and rates	Very poor, bare and dirty	Nil	Nil	1 0½	Nil	Nil	1 0	Nil	2 0½	Recipient has just "retired," and now earns a little by basket-making. He expects to pay no rent after this "term." He and his wife live "on anything that's safe." The minister gives him 1/- now and then, and he "picks up a bit here and there whites." The wife is said to be "uncanny." £2 per annum from Bruce Bequest and 15/- from Kirk Session Money for last 20 years. Statements confirmed and recipient said to be respectable, honest old man, past work, by five credible authorities.

LONMAY—continued.

NAME OF CHARITY.	No.	M, S, W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Bruce Bequest and Kirk Session Money	48	W.	78	78	Fisherman	2 sons (married)	Cottage (2)	£ s. d. Nil	Very poor and dirty	Nil	£ s. d. Nil	£ s. d. 6 ^h	£ s. d. Nil	£ s. d. 2 0 (average)	£ s. d. Nil	£ s. d. 2 6 ^h	Recipient has been a widower 12 years. He was shortly retiring from fishing, and earned a little by making baskets and mending nets, and other odd jobs. He was allowed by laird to live rent free. Elder son helps occasionally and gives him a dinner every day. Has received £1 per annum from Bruce Bequest and 10/- from Kirk Session Money for last two years. Statements confirmed and recipient said by five reliable authorities to be not a very steady man—"fond of a dram"—and "needing reformation"	
Bruce Bequest and Kirk Session Money	49	W.	79	51	Formerly matron	None	1	£ s. d. 2 0 0 per ann.	Clean; untidy	Nil	3 0	6 ^h	Nil	Nil	Nil	3 6 ^h	Late husband, farm servant, died 25 years ago. Recipient then became matron at a Poor-house, receiving 4/- a week and board, where she remained nine and a half years. She was then allowed, first 2/6, and later 3/- a week by Parish Council. Small savings went during husband's illness. She suffers terribly from eczema. Has received £1 per annum from Bruce Bequest and 10/- from Kirk Session Money for 20 years. Statements confirmed and recipient's character said to be very good by four credible informants.	

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MONTROSE

Miss Jean Thomson's Charity	50	(M. { (M.	70 70	70 70	Formerly sailmaker None	1 daughter (single)	3	7 10 0 per ann. and rates	Very well furnished, clean and comfortable	Insured in Montrose Mutual; £200 in Savings Bank	Nil	5 0	Nil	Nil	Nil	Nil	15 0 (daughter's)	Nil	1 0 0	Recipient was in business up to 15 years ago. His sight began to fail and he is now almost blind. He sold his business and retired on his savings. Has received the Charity two years. Wife very deaf. Daughter, 38, teacher, lives with parents. Statements confirmed and recipient and family said by five reliable informants to be very respectable. Four of them considered that recipient was too well off to need the Charity.
Miss Jean Thomson's Charity	51	S.	75	72	Formerly dressmaker	—	2	Nil; rates (own house)	Very clean and comfortably furnished	Insured in Prudential	Nil	5 0	Nil	Nil	Nil	Nil	Nil	5 0	Recipient was born at York. Her father came to Montrose and established a grocery business, which, after his death, was kept on by mother. After mother's death recipient supported herself by dressmaking until 20 years ago, when she gave up on account of partial blindness. Has received the Charity 28 years. She is fairly educated and said to be a bit of a poetess. Statements confirmed and recipient said to be very respectable by five trustworthy authorities.	
John Erskine's Charity	52	W.	37	37	Lets apartments	3 sons and 1 daughter (all under 14)	7	19 15 0 per ann. and rates	Tastefully furnished, comfortable and clean	Nil	Nil	3 9	Nil	Nil	Nil	2 6 0	Nil	2 9 9	Late husband, who died three years ago, was a jobmaster. Worry of failing business sent him out of his mind. He was only two months in asylum before his death. Children's ages range from 11 to 5 years. Recipient has participated in the Charity for three years. Statements confirmed by five credible informants, who said recipient was very respectable and hard working.	

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
John Erskine's Charity	53	W.	Yrs. 41	Yrs. 22	None	3 sons and 1 daughter (4 children under 14)	3	£ s. d. Nil ; rates (own house)	Dirty and wretched	Insured in Prudential (all)	£ s. d. Nil	£ s. d. 3 9	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil 10 0 (daughters) 7 6 (son's)	£ s. d. 6 6 (rents)	£ s. d. 17 9	Late husband, fish hawker, died six years ago. Recipient lives on own property, for part of which she receives rents. The property is mortgaged and the interest is £2/13/2 per annum. Rates average £8 per annum. Recipient said to be too delicate to work. Daughters, 20 and 18, and son, 15, mill hands, are earning. Other children's ages range from 13 to 6. Recipient has had the Charity for three years, and is also helped by Ladies' Clothing Society. Six reliable authorities stated that the family were unsatisfactory. Late husband was "one of the toppers of Montrose." Recipient was bad tempered, a muddler, and addicted to drink, and ought not to need charity.
Provost Saxe's Fund and others	54	M. { M.	71 66	71 66	Formerly boat repairer None	4 sons (2 married) ; 4 daughters (3 married)	3	9 9 0 per ann. and rates	Very well furnished, clean and comfortable	Nil	Nil	3 3	Nil	1 6	Nil	Nil	16 9	Recipient, very infirm, had to give up work two years ago on account of a stroke of paralysis. He formerly had a business of his own, which was said to have been ruined by eldest son, married, 39, who gave way to drink. Has received the Charity one year. Daughter, single, 27, shop girl, lives with parents. Single sons, 35, ironmonger, and 30, fitter, allow parents 1/- and 6d. a week respectively. A married daughter, 37, helps in kind. Wife receives Miss C. Graham's Charity (4/- every two years) and Caithness coals, two barrels annually. Statements confirmed, and recipient and wife said to be respectable old people by four credible informants.

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Provost Sa- vege's Fund and others	55	{ M. { M.	72 70	Formerly labourer None	None	2	Nil (own cottage)	Poorly fur- nished; only fairly clean	Insured in Montrose Mutual	Nil	3	6	Nil	Nil	Nil	3	6	Recipient worked over 40 years at a wood-yard, and gave up five years ago on account of rheumatism. Wife's eyesight is failing. Recipient has had Provost Savage's Fund three years, and wife receives Ouchterlony's, 2/6 per an- num; Graham's, 4/- bienni- ally; George Paton's, 1/- monthly; and Savage's coals, two barrels. Statements confirmed and recipients said to be honest, respectable people by four reliable informants.	
Seamen So- ciety Fund and others	56	W.	65	Formerly laundress	1 son (single)	2	5 0 0 per ann. and rates	Very clean and com- fortable	Insured in Montrose Mutual and in Pruden- tial	Nil	2	6	Nil	Nil	Nil 1 3 0 (son's)	1	5	6	Late husband, seaman, died 10 years ago. He had not been to sea for nine years, and did odd jobs, earning on an average 12/- weekly. A son died two years ago from disease of the spine. His illness was a cause of great expense. Single son, 21, printer, lives with mother and is her main support. She has had the Seamen Society Fund five years, and also receives Ancient Hos- pital, £1 4/-; John Mill's, 5/-; H. and E. Mill's, 2/6 per annum; Dorward's coals one barrel, and help from Ladies' Clothing Society. Statements confirmed and recipient said to be very re- spectable and formerly hard working by four credible in- formants.
Seamen So- ciety Fund and others	57	{ M. { M.	74 73	Formerly sea- man None	2 sons (unmarried)	2	5 0 0 per ann. and rates	Comfortably furnished and very clean	Insured in Royal Liver	Nil	1	11	Nil	11	9 Nil	15	7	Husband went to sea from the age of 14 until 11 years ago, and is now employed at a factory. Elder son pays parents' rent. Recipient has had the Seamen's Money one year. Statements confirmed and recipient said to be respect- able by five reliable autho- rities.	

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Paterson's Charity and another	58	W.	Yrs. 79	79	None	4 sons (married); 4 daughters (3 married)	2	£ s. d. 4 15 0 per ann. and rates	Exceptionally clean, bright and comfortable	Insured in Prudential	£ s. d. Nil	£ s. d. 2 4	£ s. d. Nil	£ s. d. 1 6	£ s. d. Nil	£ s. d. 10 0 (daughters)	£ s. d. Nil	£ s. d. 13 10	Recipient has been a widow 12 years; late husband, seaman, was ill four and a half years before his death. Single daughter, 35, mill hand, lives with her and they subsist on united income. A son, married, 41, pays their rent. She has received the Charity three years. Three trustworthy informants confirmed recipient's statements and said she was respectable.
Paterson's Charity and others	59	S.	72	72	Formerly mill hand	—	1	2 8 0 per ann.	Fairly clean and well furnished	Insured in Montrose Mutual	Nil	2 1½	Nil	Nil	Nil	Nil	Nil	2 1½	Recipient was employed 55 years by one firm, and was awarded a brooch for long service. After her mother's death in 1873 she resided with a widowed sister, who died seven years later. She brought up sister's family of seven children, but none of them have ever helped her. Recipient of Paterson's Charity six years. Other charities:—George Paton's, 1/- monthly; Caithness, Dorward's, and Savage's coals, 1 barrel each per annum; Ladies' Clothing Society. Statements confirmed by four credible authorities, who said recipient was very respectable and received much help from the Church.

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Dr. Wyllie's Bequest and others	60	W.	70	47	None	4 sons (married); 3 daughters (2 married)	3	6 0 0 per ann. and rates	Very clean and well furnished	Nil	Nil	2	4	Nil	1	0	Nil	Nil	10 0 (daughters)	Nil	13	4	Recipient lost her husband coachwright, 20 years ago, and after his death was supported by children. Single daughter, 28, needlewoman, lives with her and they subsist on united income. Son, married, 33, joiner, gives her 1/- a week, and a married daughter, 31, pays her rates (average £1 a year). Recipient of Dr. Wyllie's Bequest five years. Other charities:—Ancient Hospital, £1 4/- per annum; Dorward's coals, one barrel. Statements confirmed and recipient's character said to be excellent by four reliable authorities.
Dr. Wyllie's Bequest and others	61	W.	65	63	Formerly sick nurse	None	1	3 0 0 per ann.	Well furnished and beautifully clean	Shipwrecked Mariners' Society (late husband); insured in Prudential	Nil	1	11	Nil	Nil	Nil	1	0	Nil	2	11	Late husband, seaman, died 24 years ago. After his death recipient became night nurse in a Children's Hospital at Edinburgh. After two years, her health failing, she returned to Montrose and supported herself by nursing until five years ago. She now earns a trifle by knitting. Recipient of Dr. Wyllie's Bequest 15 years. She receives soup and much in kind from private persons, and Miss May Collis's coal, one barrel. Statements confirmed by five trustworthy informants, two of whom said she drank too much, but the others had not heard of this and thought her respectable.	

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Jobs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Dr. Wyllie's Bequest and others	62	W.	Yrs. 61 Yrs. 45		Formerly dressmaker	3 sons (1 married)	2	£ s. d. 4 0 0 per ann. and rates	Fairly clean, but very untidy	Nil	£ s. d. Nil	£ s. d. 2 5½	£ s. d. Nil	£ s. d. 1 0	£ s. d. Nil	£ s. d. 16 6 14 6 (sons')	£ s. d. Nil	£ s. d. 1 14 5½	Late husband, carpenter, died 20 years ago. Recipient then supported self and family by dressmaking. Single sons, 25, baker, and 21, mill hand, are living with her, contributing part of their earnings, and eldest son, married, 31, postman, allows her 1/- weekly. Recipient also has with her two orphan grand-children (girls, 13 and 12), whom she is bringing up. She has received Dr. Wyllie's Money 10 years. Other charities:—Jane Straton's (Poor), £1; John Mill's, 5/-; Ouchterlony's, 2/6 per annum; Miss C. Graham's, 4/- biennially; Ladies' Clothing Society. Statements confirmed and recipient said to be very respectable by four credible authorities.
Burnett Trust and others	63	W.	68	68	Formerly dressmaker	2 daughters (1 married)	2	5 5 0 per ann. and rates	Comfortably furnished and very clean	Insured in Prudential	Nil	2 4	Nil	Nil	Nil	10 0 (daughters)	Nil	12 4	Late husband, seaman, was drowned 37 years ago; after his death recipient took to dressmaking, which she taught her daughters. Younger daughter, single, 36, lives with her. Recipient has had Burnett Money 10 years. Other charities:—Ancient Hospital, £1 4/- per annum; Collis's coals, one barrel. Statements confirmed and recipient said to be very respectable by five reliable informants. One, however, said that she was "able to work if she liked."

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Burnett Trust and others	64	W.	80	65	Formerly charwoman	daughter (single)	2	4 0 0 per ann. and rates	Clean and comfortably furnished	Insured in Montrose Mutual (both)	Nil	3 3	Nil	Nil	Nil	Nil	10 0 (daugh- ter's)	Nil	13 3	Recipient has been a widow nearly 50 years; late hus- band, seaman, lost at sea. After his death she supported herself by charing and was employed for 24 years at the soup kitchen at 6/- a week. She and daughter, 41, mill hand, live together on united income. Recipient has had Burnett Money 1 year. Other charities:—Alexander Thom- son's, £2; Ancient Hospital (30 years), £1 4/-; and John Mill's, 5/- per annum. Statements confirmed and recipient said to be respect- able and deserving by five trustworthy authorities.
Barday Charity and another	65	S.	73	40	Formerly mill hand	1 daughter (single)	3	6 6 0 per ann. and rates	Rather dirty and unti y	Insured in Montrose Mutual; £25 in Sav- ings Bank	Nil	2 3½	Nil	Nil	Nil	Nil	10 0 (daugh- ter's) 5 0 8 6 (grand- child- ren's)	Nil	1 5 9½	Recipient worked up to 10 years ago, when she was knocked down in the street and in- jured. Her daughter, single, 49, mill hand, was in ser- vice in England, came home 15 years ago and gave birth to twins, who are living with recipient and their mother on united income. Recipient has had the Barclay Charity four years. Other charity:— Moore's, £1 per annum. Statements confirmed and recipient said to be quiet, respectable, and deserving by four credible informants.
Barday Charity and another	66	S.	65	65	Formerly mill hand	—	2	3 0 0 per ann. and rates	Very neat and clean	Insured in Montrose Mutual; £40 in Sav- ings Bank	Nil	1 11	Nil	Nil	Nil	Nil	10 0 (niece's)	Nil	11 11	Recipient said to have sup- ported her mother, who died four years ago, for 22 years. Niece, single, 30, mill hand, lives with her. Recipient has been unable to work on account of bad health for six years. She has had the Charity for three years, and also receives Catfiness coals, one barrel, annually. Statement confirmed by three reliable authorities, who said recipient was very respectable.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Barelay Charity and others	67	S.	Yrs. 80	Yrs. 60	Formerly in service	—	2	£ s. d. 5 0 0 per ann.	Clean and comfortable	Insured in Montrose Mutual	£ s. d. Nil	£ s. d. '5 1	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 5 0 (sister's)	£ s. d. Nil	£ s. d. 10 1	Recipient was in America for about 20 years, and returned home 25 years ago. She is very infirm and has not worked for 10 years, and has had the Barelay Money two years. Two younger sisters, single, 75 and 73, live with her. One of them earns 5/- a week as charwoman. They receive the following Charities:—Dr. Wyllie's, £3; Ancient Hospital, £1 4/-; Jane Stratton's (Poor), £1; H. Long's, 2/6, 2/6 per annum; Indigent Female Society, 1/- monthly; Catthness coals, one barrel; Ladies' Clothing Society. N.B.—Recipients declared that only Barelay Charity was received. Considered very respectable by four trustworthy informants.
Miss Haddon's Charity and others	68	S.	66	66	Formerly mill hand	—	2	£ s. d. 2 15 0 per ann.	Very poor, dirty and untidy	Insured in Montrose Mutual; £48 in Savings Bank	£ s. d. Nil	£ s. d. 2 0	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 2 0	Recipient said to have been employed nearly 50 years by one firm. Gave up work 10 years ago on account of ill-health, and has received Miss Haddon's Charity ever since. Other charities:—Indigent Female Society, 1/- monthly (three years); Catthness coals, one barrel; Ladies' Clothing Society. Statements confirmed and character considered very good by four credible authorities.

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MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Youngson Mortification and others	72	S.	Yrs. 73	Yrs. 73	Formerly dressmaker	—	2	£ s. d. 4 0 0 per ann.	Comfortably furnished ; very clean and bright	Insured in Prudential	£ s. d. 3 0 0	£ s. d. 2 4	£ s. d. Nil	£ s. d. Nil	£ s. d. 2 0 (cons- in s)	£ s. d. Nil	£ s. d. 7 4	Recipient said to have been bedridden for six years through after-effects of rheumatic fever. Cousin, widow, 68, charwoman, lives with her. Recipient has had Youngson Money 28 years and out relief 12 years, and receives a great deal of private assistance in kind. Other charities :—Ancient Hospital, £1 4/-; John Mill's, 5/-; H. and E. Mills, 2/6 per annum; Destitute Sick Society, 1/6; and Indigent Female Society, 1/- monthly; Dorward's coals, one barrel. Statements confirmed by four reliable authorities, who stated that recipient's character was unsatisfactory. She was "a quiet drinker."
Youngson Mortification and others	73	W.	68	68	Needlewoman	None	2	4 10 0 per ann. and rates	Very clean and well furnished	Insured in Prudential	Nil	2 0	Nil	Nil	2 6	Nil	4 6	Late husband, bootmaker, died 40 years ago. Owing to his cruelty and intemperate habits she left him after seven months of marriage and lived with her mother until her death 21 years ago. Recipient cannot do much now on account of rheumatism; has enjoyed the Youngson Pension 20 years; her mother had it before her. Other charities :—Alexander Thomson's, £2, and John Mill's, 5/- per annum. Statements confirmed by four trustworthy informants, who said that recipient "used to take a dram," but was quite reformed now and very respectable.

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David Gibson's Charity and another	74	{ M. M.	75	50	Formerly sea-captain None	1 son (married)	2	4 0 0 per ann. and rates	Barely fur- nished and dirty	R.A.O.B.; in- sured in Montrose Mutual	Nil	3 0	Nil	Nil	2 6 (aver- age)	4 7 (pen- sion)	10 1	
											Nil							Recipient first went to sea in 1846, and retired 14 years ago. For some years he had a little shop, managed by his wife, but he lost money over litigation about a vessel which was wrecked and had to give the business up. He earns a little now by selling mussels, for which he drags the river. In recognition of his heroism in saving lives at sea he has been presented with Albert Medal, Board of Trade Medal, Medal of Forth Swimming Club, Medal of Royal Humane Society, &c., and a gold chronometer by Merchants of Dundee and others; also with an address and purse of sovereigns from Town Council of Montrose. He has a pension from the Alfred Aged Merchant Seamen's Institute, and the Seamen Society Fund, £5 per annum. Has had the David Gibson Pension six years. Statements confirmed and recipient said to have been rather a rough character and fond of drink in years past, but good-hearted and steady enough now, by four credible informants.
David Gibson's Charity	75	Wr.	80	60	Formerly sea-captain	1 son and 1 daughter (both mar- ried)	2	3 5 0 per ann.	Very poor, but clean	Oddfellows	2 6	11	Nil	Nil	Nil	Nil	3 5	Recipient retired three and a half years ago, after about 55 years at sea. His wife died three years ago. He does a little knife-cleaning, &c. for the widow of the owner of his last vessel and receives a dinner every day and 1/- occasionally. Daughter, 43, helps now and then. Son, 36, labourer, is at present in the infirmary. He has received the David Gibson Money five years. He is lame and rather deaf. Statements confirmed and recipient said to be a very respectable old man by six reliable authorities.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Miss Jean Straton's Charity (Gentlewomen) and others	76	W.	Yrs. 75	30	Stocking knitter	None		£ s. d. 2 0 0 per ann. and rates	Comfortable and clean	Nil	£ s. d. Nil	£ s. d. 3 5	£ s. d. Nil	£ s. d. Nil	£ s. d. 6 (average)	£ s. d. Nil	£ s. d. 3 11	Late husband, coachman, died 11 years ago. She then had some savings, and on these and by knitting stockings, at which she cannot do much now, supported herself. Husband's savings were claimed by daughter of his first wife. She has received the Straton Money two years and gets a little private help from friends. Other charities:—Paterson's, £5; Ancient Hospital, £1 4/- per annum; Caithness coals, one barrel; Ladies' Clothing Society. Statements confirmed and recipient considered to be very respectable by four trustworthy informants.
Miss Jean Straton's Charity (Gentlewomen) and others	77	W.	69	47	Needlewoman	None	2	4 10 0 per ann. and rates	Very clean and comfortable	Insured in Prudential	Nil	4 8	Nil	Nil	3 0	Nil	7 8	Late husband, barber, died six years ago after one year's illness. Recipient has maintained herself by needlework since his death. Suffers much from rheumatism. Has had the Straton Money two years. Other charities:—Haddon's, £4 13/-; Innes's, £2 14/-; Alex. Thomson's, £2; H. and E. Mill's, 2/6 per annum; Caithness coals, one barrel. Statements confirmed by four credible authorities, who said recipient was respectable and hardworking.

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Miss Jean Straton's Charity (Gentle-women) and others	78	W.	67	31	Laundress	1 son (married)	1	2 15 0 per ann. and rates	Exceedingly clean, bright and comfortable	Nil	Nil	1 6	Nil	Nil	3 0	Nil	4 6	<p>Recipient has been a widow 26 years. Late husband was a baker with own business, but at his death nothing remained. She went to New York with son 15 years ago, but only stayed one year. Son, 45, joiner, helps her occasionally. Has received Straton Money two years. Other charities :—Ancient Hospital, £1 4/- per annum; Catthness coals, one barrel. Statements confirmed and recipient's character said to be good by four reliable informants.</p>
Mrs. Janet Innes's Charity and others	79	W.	78	69	Formerly farm servant	1 son (married); 1 daughter (single)	2	2 4 0 per ann.	Very poor, but clean	Insured in Prudential	3 0	1 6	Nil	Nil	Nil	11 3 (daughter's)	15 9	<p>Late husband, weaver, died 34 years ago. After his death recipient worked on the land until 25 years ago. Daughter lives with her, contributing part of her earnings to home expenses. Son, married, 47, baker, Dundee, never even writes. Recipient has had Innes's Charity five years and parish relief two years. This is contrary to Trust Deed. Other charities :—Indigent Female Society, 1/- monthly; Destitute Sick Society, 1/- monthly; Dorward's coals, one barrel; Ladies' Clothing Society. Statements confirmed by five trustworthy authorities, who considered her very respectable and deserving.</p>
Mrs. Janet Innes's Charity and others	80	W.	75	75	Formerly laundress	None	2	5 0 0 per ann.	Clean and comfortably furnished	Insured in Montrose Mutual	2 6	1 1	Nil	Nil	Nil	Nil	3 7	<p>Recipient has been a widow seven years. Only child, a son, died at age of 27. He had a daughter who was brought up by recipient, and sends her a little help occasionally. Recipient has had Innes's Charity three years and parish relief for longer time, though this is contrary to Trust Deed. Other charities :—H. and E. Mill's, 2/6 per annum; Dorward's coals, one barrel; Sacramental Money from church, 5/- per annum. Statements confirmed and recipient said to be respectable and deserving by five credible informants.</p>

Montrose—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Alexander Thomson's Charity	81	-	Yrs. 61	Yrs. 20	Sick nurse	1 son (married)	2	£ s. d. 4 8 0 per ann. and rates	Very clean and comfortable	Insured in Prudential; about £20 in Savings Bank	£ s. d. Nil	£ s. d. 9	£ s. d. Nil	£ s. d. Nil	£ s. d. 5 0 (average)	£ s. d. Nil	£ s. d. 5 9	Late husband, bill poster, died 11 years ago in hospital after an operation. Not a very steady man. Since his death recipient has supported herself by nursing. Son, 34, grocer, lives next door; does not assist, but would if necessary. Recipient has had Alex. Thomson Money for six years. Also receives Savage's coals, one barrel. Statements confirmed by five reliable authorities, who said recipient was very respectable and hard working.
Alexander Thomson's Charity	82	W.	82	6	None	None	3	5 10 0 per ann. and rates	Clean and comfortably furnished	Insured in Prudential	3 0	9	Nil	Nil	Nil 1 4 0 (grand-daughter-in-law's allowance)	2 0 (daughter-in-law's allowance)	1 9 9	Late husband, labourer, died 15 years ago after four years' illness. Recipient lives with married granddaughter, whose husband, grocer's vanman, is the householder, and her mother, widow, who is allowed 2/- a week by a son in Glasgow. Recipient has had the Alex. Thomson's Charity for six years and also receives help from the Ladies' Clothing Society. Statements confirmed and recipient said by four trustworthy informants to be respectable.

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David White's Charity and another	83	Wr.	78	Formerly tailor	5 sons and 1 daughter (all married)	3	5 10 0 per ann. and rates	Poorly fur- nished and not over clean	Insured in Prudential	Nil	1 0	Nil	1 3	Nil	Nil	18 6 (son-in- law's)	Nil	1 0 9	Late wife died two years ago, and recipient gave up work through old age a year later. Resides with married daugh- ter, 37, whose husband is a labourer. Eldest son, 50, painter, helps occasionally, and youngest, 40, labourer, allows recipient 5/- a month. Besides David White's Char- ity, which recipient has had two years, he receives George Paton's, 1/- monthly. Statements confirmed by four credible authorities, who said recipient was a quiet, respectable old man. One informant, however, stated that he was "rather too fond of a dram on Saturday nights."
David White's Charity and others	84	S.	51	Formerly in service	—	2	2 6 0 per ann.	Fairly clean	Insured in Montrose Mutual	2 6	1 0	Nil	Nil	Nil	Nil	10 0 (sis- ter's)	Nil	13 6	Recipient left last situation 25 years ago to tend widowed mother, who has been dead 10 years. She now lives with widowed sister, 51, bottle washer, and her child, on united income. She has re- ceived David White's Charity one year and parish relief about eight years. Other charities: — George Paton's, 1/- monthly; Cuthness and Savage's coals, one barrel each; Ladies' Clothing Society; Police Clothing for sister's child. Statements said to be not very reliable and some doubt as to moral character on the part of two informants, but three others said there was nothing against recipient's character.

Statements said to be not very reliable and some doubt as to moral character on the part of two informants, but three others said there was nothing against recipient's character.

MONTROSE—*continue.*

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Ancient Hospital and others	85	W.	Yrs. 68	Yrs. 50	None	2 sons and 3 daughters (4 married; 1 a widow)	1	£ s. d. 1 10 0 per ann.	Very poor and not very clean	Insured in Royal Liver	£ s. d. 2 6	£ s. d. 9 1	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 3 3 1/2	Late husband, cattle-man, unable to work latterly for four years, died eight years ago. Recipient has never been able to earn own living on account of internal tumour. Parish relief, 5/-, was given just before husband's death, but has been reduced for last five years to 2/6. None of the children help — one, the widow, 45, mill hand, with 8 children, has parish relief. Recipient has had the Hospital Money one year. Other charities:—H. and E. Mill's, 2/6; Ouchterlony's, 2/6 per annum; Miss C. Graham's, 4/- biennially; Indigent Female Society, 1/- monthly; Savage's and Dorward's coals, each one barrel; Ladies' Clothing Society. Statements confirmed and recipient's character said to be good by four reliable informants.
Ancient Hospital and others	86	W.	63	37	Lets lodgings	3 sons (2 married); 3 daughters (1 married)	3	5 0 0 per ann. and rates	Very clean and well furnished	Nil	Nil	3 1 1/2	Nil	Nil	1 0 (average from casual letting)	11 0 (lodger)	15 1 1/2	Late husband, coachman, died 10 years ago in the infirmary. Not a steady man. Recipient lost a finger last year from blood poisoning. Eldest son, single, 37, flesher, who helps occasionally, paid doctor's bill (£4 4/-). Other children do not help. Recipient has one permanent lodger and earns a little more by casual letting. She has had the Hospital Money seven years. Other charities:—Burnett Trust, £5; Straton's (Poor), £1; John Mill's, 5/-, and H. and E. Mill's, 2/6 per annum; George Paton's, 1/- monthly; Catlness and Dorward's coals, each one barrel. Statements confirmed and recipient said by five trustworthy authorities to be very respectable and deserving.

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Ancient Hos- pital and others	87	W.	70	40	For newly mill hand	1 son and 3 daughters(all married)	2	3 0 0 per ann.	Well fur- nished and exception- ally clean	Insured in Montrose Mutual	2 6	6½	Nil	Nil	Nil	Nil	17 0 (grand- son's)	Nil	1	0½	Recipient lost husband, dock labourer, six years ago. Chil- dren assisted her for a time, but are said to be unable to do so now, and she began to receive parish relief five years ago. Grandson, single, 24, labourer, lives with her and helps to support her. She has had the Hos-pital Money five years. Other charities:— Sacramental Money, 2/6 every six months, and help from Ladies' Clothing Society. Statements confirmed and recipient said to be a respect- able woman by four credible informants.
Moore's Char- ity	88	S.	70	70	Lets apart- ments	—	3	5 10 0 per ann.	Comfortably furnished and spot- lessly clean	Insured in Montrose Mutual; £20 in Sav- ings Bank	Nil	9	Nil	Nil	Nil	10 0	Nil	10 9	10	9	Recipient's mother died 40 years ago, and she and a sister, single, 67, live together. They make about 30/- a week out of their apartments in summer, but at present only 10/-. Savings are added to and drawn from according to circumstances. Both sisters have received £1 per annum from Moore's Charity for three years. Statements confirmed by five reliable authorities, who considered the sisters very respectable, hard working and deserving.
Moore's Char- ity	89	M.	43	—	Formerly ac- rated water manufacturer	2 sons and 2 daughters (1 under 14)	2	4 0 0 per ann.	Poorly fur- nished, but very clean	Insured in Prudential (all)	3 0	4	Nil	Nil	Nil	1 6 (aver- age) 12 0 2 6 (boys)	Nil	19 4½	19	4½	Recipient's husband failed in business eight years ago through improvidence and intemperance, deserted his wife and went to America and has not been traced. Recipient has had much trouble; her right leg was amputated six years ago in Montrose Infirmary. She has received parish relief since; husband left her and Moore's Charity for four years. Sons, 18, printer's apprentice, and 14, message- boy, are earning. Daughter, 21, is a servant in Birming- ham, earning 3/- a week, and youngest child is 10 years of age. Statements confirmed by five trustworthy informants, who said that recipient was very respectable and deserv- ing, and was in present position purely through mis- fortune.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Moore's Charity	90	M. { W. {	Yrs. 47 45	47 45	Formerly labourer None	2 sons and 2 daughters (3 under 14)	2	£ s. d. 4 13 0 per ann.	Comfortably furnished and very clean	Insured in Montrose Mutual	£ s. d. 10 0	£ s. d. 4½	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 15 4½	Husband, formerly employed on North British Railway, is consumptive and will probably never work again. He used to earn 18/- a week, but has done nothing for a year. Wife's eyesight is rapidly failing. They have lost six children. Son, 15, baker's boy, is earning. Ages of rest, eight years, six years, and ten months. Recipient has had the Charity and out relief for one year. Statements confirmed by four credible authorities, who said it was a very hard case. Recipient had always been steady, hard working and respectable.	
F. B. Paton's Charity and others	91	W.	72	64	Formerly mill hand	None	1	1 10 0 per ann.	Exceedingly clean and comfortably furnished	Insured in Montrose Mutual; £50 in Savings Bank	Nil	1 1	Nil	Nil	Nil	1 1	Recipient has been a widow eight years. Husband's death was sudden, after only a few years of married life. She has worked for one firm for 40 years. Recipient broke her leg about a year ago, and is a bit crippled still, but made light of it. She has received F. B. Paton's Charity three years, and gets a little in kind from private persons. Other charities:—Ancient Hospital, £1 4/- per annum; George Paton's, 1/- monthly; Ladies' Clothing Society. Statements confirmed by five reliable informants and recipient said to be very respectable and deserving. One of them said, "She will always strive as hard as she can."	

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R. B. Paton's Charity and others	92	W.	72	35	Needle- woman	2 sons and daughter (all married)	2	2	2	5	0	Very dirty and untidy	£5 in Savings Bank	Nil	2	0	Nil	Nil	1	0	Nil	3	0	Recipient stated that she would have been well off had her husband lived. He was a shoemaker with a good busi- ness, but died 30 years ago. Since his death she has sup- ported herself by her needle, but can do little now. Children do not assist. She has had F. B. Paton's Charity three years. Other chari- ties:—Alex. Thomson's, £2, and Ancient Hospital £1 4/- per annum; Miss C. Gra- ham's, 4/- biennially; Desti- tute Sick, 1/6 monthly; Gaithness coals, one barrel. Statements confirmed by four trustworthy authorities, who said recipient was re- spectable and hard working. It was thought that children ought to help her.
Miss Jane Straton's (Poor) Charity and others	93	W.	83	54	Formerly laundress	1 son (mar- ried)	2	2	10	0	Very well furnished, clean and comfort- able	Insured in Montrose Mutual	Nil	8½	Nil	6	Nil	Nil	2	3	Nil	3	5½	Late husband, weaver of broad- cloth, died eight years ago, aged 85. He had worked up to within eight years of his death. Recipient has done no work for 20 years. For some years she has had a pension from the Aged Chris- tian Friend Society of Scot- land (£6 per annum) and has received Miss Jane Straton's (Poor) Charity for 14 years. Son, 49, road surveyor, pays half her rent. Other chari- ties:—Destitute Sick Society, 1/6 monthly; Savege's coals, one barrel. Statements confirmed and recipient's character said to be good by five credible in- formants.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.						REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.		Other sources.
Miss Jane Straton's (Poor) Charity and others	94	S.	Yrs. 58	58	Formerly mill hand	—	2	£ s. d. 3 0 0 per ann.	Very poor, but clean	Nil	£ s. d. 2 6	£ s. d. 2 0 2 4½ (sister's)	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 6 10½	Recipient has done no work for 25 years. She has lost sight of one eye and has an internal complaint. Single sister, 69, lives with her, and suffers from heart disease and cataract. Recipient has had parish relief for one year and Jane Straton's (Poor) Charity for 14 years. Other charities:—Alex. Thomson's £2; David White's, £2; John Mill's, 5/- per annum; Caithness and Savage's coals, each one barrel. Sister is a recipient of Paterson's Charity £5, and Ancient Hospital £1 4/- per annum. Statements confirmed by five reliable authorities, who considered that recipients were very respectable and deserving, but would be better off in the Poor House.	
Montrose Indigent Female Society and others	95	W.	93	30	Fish hawker	2 daughters (1 married)	2	3 0 0 per ann.	Very clean and tidy	Insured in Montrose Mutual	£ s. d. 2 6 2 6 (daughter's)	£ s. d. 1 3	Nil	Nil	6	£ s. d. 2 0 (private charity)	8 9	Recipient's late husband, fisherman, was lost at sea 46 years ago. She has since got a living by selling fish, and her single daughter, 50, who lives with her "wrocht at the mill" as long as she was able and helped to support her, but she is now an invalid and has out relief. Recipient has been assisted by the Indigent Female Society two years and also receives the following charities:—Ancient Hospital, £1 4/- per annum; Destitute Sick Society, 1/6 monthly; Dorward's coals, one barrel; Ladies' Clothing Society. Statements confirmed by five trustworthy informants, who said recipient was a respectable and deserving old woman.

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Montrose Indigent Female Society and others	96	W.	47	47	Net maker	1 son (single)	2	3 0 0 per ann.	Fairly clean and com- fortable	Insured in Royal Liver	2 6	3	Nil	1 0	Nil	1 7	Nil	5 4	Late husband, french polisher, died four years ago after three years' illness. Son (by former husband), single, 22, soldier, allows recipient 1/- weekly. She suffers very badly from rheumatism and lumbago, and appears rather weak-minded. She gets 9/6 for each net, which takes six weeks to make. She has been assisted by Indigent Female Society three years. Other charities :—Dorward's coals, one barrel; Ladies' Clothing Society. Statements confirmed and recipient said to be of good character by five credible authorities.
Montrose Indigent Female Society and others	97	W.	75	75	Formerly mill hand	1 son (married); 1 daughter (widow)	1	2 8 0 per ann.	Very poor and rather dirty	Insured in Montr se Mutual	2 6	1 0	Nil	Nil	Nil	Nil	Nil	3 6	Recipient has been 30 years a widow. Husband, seaman, was drowned. After his death she supported herself by work at a flax mill until six years ago. Children do not help. She has had parish relief four years and Indigent Female Money one month. Other charities :—Ancient Hospital, £1 4/-; John Mill's, 5/-; Ouchterlony's, 2/6 per annum; Destitute Sick Society, 1/6 monthly; Sav- ege's and Dorward's coals, each one barrel; Ladies' Clothing Society. Statements confirmed by five reliable informants, who considered her character good.
Montrose Indigent Female Society and others	98	S.	71	71	Formerly mill hand	—	1	Nil	Very com- fortable	Nil	2 6	7	Nil	Nil	Nil	Nil	Nil	3 1	Recipient was brought up by a great aunt, whom she sup- ported later for some years. She has done no work for 10 years on account of ill-health. For last seven years she has lived with some old friends who charge her nothing, and she uses her income for cloth- ing, &c. She has had parish relief for eight years; Indi- gent Female Money for seven years. Other chari- ties :—Ancient Hospital, £1 4/- per annum; Savège's coals, one barrel; Ladies' Clothing Society. Statements said to be reliable and recipient a woman of excellent character by six trustworthy inform- ants.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Montrose Indigent Female Society and others	99	W.	Yrs. 82	Yrs. 80	None	3 sons (2 married, one widower); 1 daughter (married)	5	£ s. d. 8 0 0 and rates	Dirty and untidy	Insured in Montrose Mutual	£ s. d. Nil	£ s. d. 1 8½	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 1 10 0 (son-in-law's)	£ s. d. Nil	£ s. d. 1 11 8½	Late husband, weaver, died 11 years ago. Recipient has lived in same house for last 25 years. She pays the rent with a little assistance from a private source. Daughter, married, 45, one child dependent, husband a baker, lives with her and boards her. Recipient had a stroke seven months ago and is now bedridden. Helped by Indigent Female Society three years. Other charities:—Ancient Hospital, £1 4/-; Alex. Thomson's, £2; John Mill's, 5/-, and H. & E. Mill's, 2/6 per annum; Savage's and Dorward's coals, each one barrel; Ladies' Clothing Society.
Provost Christie's Charity and others	100	S.	C4	60	Formerly mill hand	—	1	£ s. d. 2 0 0 per ann.	Not very clean	Nil	£ s. d. 3 0	£ s. d. 1 1	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 4 1	Recipient, a miserable, complaining old creature, dirty and apparently unable to look after herself, was injured some years ago at her work. She has had left breast removed for cancer and third finger of right hand for blood poisoning. Her father was killed on railway and mother died of cancer. She has received Christie's Charity for eight years and out relief longer. Other charities:—Ancient Hospital, £1 4/-; John Mills, 5/-; H. and E. Mill's, 2/6; Onechter-lony's, 2/6 per annum; Destitute Sick Society, 1/6 monthly; Cathness and Savage's coals, each one barrel; Ladies' Clothing Society.

Statements confirmed and recipient said to be respectable by five credible authorities.

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MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
John Mill's Charity and others	103	W.	67	67	Mangler	1 son and 2 daughters (all married)	2	£ s. d. 3 17 6 per ann.	Poor, but very clean	Insured in Scottish Legal	£ s. d. Nil	£ s. d. 10½	£ s. d. Nil	£ s. d. 1 5 (son)	£ s. d. Nil	£ s. d. 2 6	£ s. d. Nil	£ s. d. 4 9½	Late husband, seaman, was drowned 37 years ago. Couple had only been married four and a half years. Recipient is very deaf and not strong. Son, 37, compositor, Glasgow, pays her rent, and eldest daughter helps occasionally. She has received John Mill's Charity 10 years. Other charities :—Ancient Hospital, £1 4/- ; H. and E. Mill's, 2/6, and Ouchterlony's, 2/6 per annum ; Indigent Female Society, 1/- monthly ; Ladies' Clothing Society. Statements confirmed and recipient said to be very respectable and hard working by five reliable authorities.
H. & E. Mill's Charity and others	104	S.	69	57	Stocking knitter	-	1	2 0 0 per ann.	Well furnished, but very dirty	Nil	2 0 (See remarks)	Nil	Nil	Nil	9 (niece)	1 6	Nil	4 3	Recipient is assisted with £2 per annum for rent by a widowed niece, whose child she brought up. She has received out relief only three months, and the H. and E. Mill's Charity, 2/6 per annum, four years. Other charities which recipient denied having participated in were :—Ouchterlony's, 2/6 per annum ; Ladies' Clothing Society. Statements confirmed and recipient stated to be respectable and hard working by four trustworthy informants.

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Ouchterlony's Charity	105	W.	88	6 mos.	None	1 son and daughter (both single)	2	5 0 0 per ann.	Comfortably furnished and very clean	Insured in London, Edinburgh and Glasgow	2 6 (See remarks)	Nil	Nil	Nil	Nil	Nil	2 6	Late husband, shoemaker, died 15 years ago. Recipient has since been supported by son, 58, labourer, and has had parish relief for seven years and Ouchterlony's Charity, 2/6 per annum, for one year. Daughter, 57, invalid, has had parish relief for 15 years. Son is often out of work. Statements confirmed and the woman said to be respectable and deserving, but the man a loafer and fond of drink, by five credible authorities.
Ouchterlony's Charity and others	106	W.	60	59	Shopkeeper	1 son (single); 3 daughters (1 married)	2	8 0 0 per ann. and rates	Very clean and comfortable	Nil	Nil	7	Nil	Nil	5 0 (son's) 8 0 (son's) 8 0 (daughter's)	Nil	1 1 7	Late husband, shoemaker, died 33 years ago. Eldest daughter, single, 38, formerly mill hand, lame, now looks after shop. Son, single, 32, hawker, crippled, and daughter, single, 29, mill hand, also live at home and help with their earnings. Recipient concealed the fact that besides Ouchterlony's Charity, which she has had for five years, she receives the following:—Ancient Hospital, £1 4/-; John Mill's, 5/-; and H. and E. Mill's, 2/6 per annum. Statements confirmed and recipient and family said to be respectable and hard working by five reliable informants. The son was doing his best.
Miss C. Graham's Charity and others	107	W.	75	75	None	1 son and 2 daughters (all married)	2	5 5 0 per ann.	Comfortably furnished and very clean	Insured in Montrose Mutual	Nil	1 5	Nil	3 0	Nil	Nil	4 5	Recipient lost husband, scaman five years ago. Since his death she has been mainly supported by children, who still allow her 1/- a week each. She suffers badly from rheumatism. Besides Miss C. Graham's Charity, 4/- every two years, she denied that she had any others, though she actually receives David White's, £2; Ancient Hospital, £1 4/-; John Mill's, 5/-; H. and E. Mill's, 2/6; and Ouchterlony's, 2/6 per annum; Caithness coats, three barrels, and Savage's coals, two barrels. Five trustworthy authorities confirmed her statements and said they considered her a very respectable woman.

MONTROSE—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of resi- dence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Police-aided Clothing Scheme and others	108	W.	Yrs. 48	Yrs. 48	Laundress	3 sons and 1 daughter (3 children under 14)	7	£ s. d. 5 5 0 per ann.	Very poor and dirty	Nil	£ s. d. 6 0 (father's)	£ s. d. (See re- marks)	£ s. d. Nil	£ s. d. Nil	£ s. d. 1 6 4 (moth- er's) 6 6 (son's)	£ s. d. Nil	£ s. d. 1 3 0	Late husband, labourer, died six years ago. Recipient now lives with her father, 72, who receives out relief, and mother, 69, who earns a little by charring. Recipient's eldest son, 14, is employed at a flax mill. Boots were given by Police for two children last year. Other charities:— Ouchterlony's, 2/6 per annum; Ladies' Clothing Society. Statements confirmed by four credible informants, who said that, while the old mother was respectable and worked hard, recipient was dirty, thriftless, addicted to drink and generally regarded as a loose character.
Police-aided Clothing Scheme and others	109	(M. & M.	58 51	4½ 4½	Shoemaker Formerly mill hand	3 sons and 1 daughter (1 son under 14)	3	3 5 0 per ann. and rates	Very poor but clean	Insured in Refuge (all)	Nil	(See re- marks)	Nil	Nil	Nil 9 6 (daugh- ter's) 6 10 7 0 (son's)	Nil	1 3 4	Family came from Dundee. Husband is at present under- going a month's imprison- ment for drunkenness and disorderly conduct. During past four months he has only given sixpence a week towards wife's support. Daughter, single, 20, mill hand, rents house in order to exclude him. Sons, single, 20 and 17, mill hands, are also earning. Children are steady and keep home to- gether. Boots for youngest boy, 12, were given by Police. Statements confirmed by four reliable authorities, who stated that wife and children were respectable and hard working, but husband a hope- less drunkard.

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Lockerby Alms-houses Trust	110	S.	69	60	Formerly secretary	—	4	Nil	Well fur- nished and comfortable	Nil	Nil	10 0	Nil	Nil	10 0	1 0 0	Recipient was for 30 years secretary to an (now defunct) Edinburgh institution, and before that librarian. With his savings he bought an annuity. A single sister without income lives with him. They have been in the almshouse six and a half years. Recipient is well known and greatly respected by many residents in Edinburgh.
Lockerby Alms-houses Trust	111	W.	72	53	Formerly shopkeeper	3 sons and 2 daughters (all married)	4	Nil	Clean and comfortable; nicely fur- nished	Nil	Nil	10 0	Nil	Nil	15 6 (pen- sion)	1 5 6	Recipient, daughter of a late well-known United Free Church minister, has been nine years in the almshouse. Late husband was a bank agent in Perth, and she receives a pension from the Bank Widows' Fund—£40 per annum. She had a Berlin wool shop for five years in Edinburgh, but gave it up on account of bad health. Suffers from valvular disease of the heart.
Lockerby Alms-houses Trust	112	S.	61	50	Formerly boarding- house keeper	—	4	Nil	Very taste- fully fur- nished	Deposit in Bank, £90	Nil	10 0	Nil	Nil	Nil	10 0	Recipient, a native of Inverness, lived with parents until their death and then maintained herself until five years ago by taking boarders; has small savings in local bank. Recipient, apparently very respectable, resented inquiry very strongly.
Lockerby Annuity	113	W.	64	30	Lets apart- ments	None	4	Nil (only rates)	Clean and nicely fur- nished	Nil	Nil	4 2	Nil	Nil	5 0	9 2	Recipient has been a widow 14 years. Late husband, retired coach-builder, had an annuity, and own flat, said to be worth £300. He left his property entirely to the Edinburgh Royal Infirmary, the authorities of which allow recipient to live rent free and enjoy use of furniture, &c., during her lifetime. Statements confirmed and recipient said to be very respectable by two reliable informants.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Trinity College Hospital Pension	114	S.	Yrs. 81	81	Formerly greengrocer	—	1	£ s. d. 8 0 (with board)	—	Nil	£ s. d. Nil	£ s. d. 9 7	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 9 7	Recipient carried on a business with her late mother for some years. She entered Queensberry House seven years ago and pays 8/- a week for maintenance. Now very feeble. Statements said to be true and recipient very respectable and formerly hard working by two good authorities.
Trinity College Hospital Pension	115	W.	68	35	Formerly nurse	None	1	5 0 0 per ann.	Very clean and comfortable	Royal Liver; £35 in P.O. Savings Bank	Nil	9 7	Nil	Nil	Nil	Nil	9 7	Recipient's husband, shoemaker, died 13 years ago. After his death she supported herself by sick nursing and clearing until eight years ago, when she began to receive pension. She had "made up her mind to get on one of the funds in Edinburgh." Statements confirmed and recipient said to be very respectable and thrifty by four reliable informants.
Trinity College Hospital Pension	116	S.	81	31	Formerly teacher	—	2	8 10 0 per ann.	Poorly furnished and not very clean	£14 in P.O. Savings Bank	Nil	9 7	Nil	Nil	Nil	1 11 (annuity)	11 6	Recipient began life as a dressmaker, but later became a certificated teacher. After teaching in the public elementary schools for some years she started a small private school, but was unsuccessful in competition with the larger schools; gave up teaching and reverted to dressmaking until five years ago. She has had the pension 16 years. Statements confirmed and recipient said to be very respectable by three reliable authorities.

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Trinity College Hospital Pension	117	S.	64	9	Formerly governess	-	5	28 0 0	Refined and nicely fur- nished	Nil	Nil	5 9	Nil	Nil	Nil	Nil	15 0 11 0 (sis- ters')	3 10 (pri- vate in- come)	1 15 7	Recipient resides with two single sisters, who take boarders. One of them is also an organist at £18 a year. Their father held a public position in Edinburgh for many years. Recipient has lived in various places as governess and finally settled in Edinburgh eight years ago, when she began to receive the pension. Statements confirmed and recipient said to be most respectable by four trustworthy informants.
Trinity College Hospital Pension	118	W.	84	84	None	1 daughter (married)	3	14 0 0	Clean and well fur- nished	Nil	Nil	5 9	Nil	Nil	Nil	16 0 (son-in- law's) 1 0 0 1 4 0 (grand sons')	Nil	3 5 9	3 5 9	Recipient, whose husband, a baker, died 32 years ago, has ever since lived with her daughter. Tubercular disease developed in leg and she has been bed-ridden for seven years, and is well cared for by daughter. Has enjoyed pension since 1886. Statements confirmed and recipient said to be very respectable by three reliable informants.
Trinity College Hospital Pension and another	119	W.	85	43	Formerly fitter	2 daughters (married)	2	7 0 0	Very neat, clean and comfortable	Nil	Nil	5 9 2 0	Nil	Nil	Nil	19 0 (son-in- law's)	Nil	1 16 9	1 16 9	Recipient has been a widower nine years, and 10 years ago had to give up work on account of failing eyesight. His second daughter, 38, has always lived with him, and has lately been married to a mason, whose earnings, together with recipient's pension, form the family income. Recipient has 2/- weekly from the Indigent Old Men's Society. Statements confirmed and recipient said to be a very respectable man who has worked hard by six reliable informants.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Trinity College Hospital Pension	120	W.	Yrs. 53	Yrs. 53	None	1 son and 3 daughters (all married except youngest)	3	£ s. d. 7 15 0 per ann. and rates	Neat and clean	Insured in Prudential	£ s. d. Nil	£ s. d. 5 9	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 15 0 (daughter's)	£ s. d. Nil	£ s. d. 1 0 9	Husband died 10 years ago. He was an aerated water manufacturer, but had to give up business three years before his death on account of illness. Recipient has always been supported by her children, and she and single daughter, 27, factory hand, live together on united income. Statements confirmed and recipient's character said to be good by six credible authorities.
Trinity College Hospital Pension	121	W.	70	52	Draper	1 son (single)	3 and shop	£ 17 0 0 per ann. and rates	Comfortable and clean	Nil	Nil	5 9	Nil	N	Nil	10 0	Nil	15 9	Recipient's husband, who was a joiner, has been dead 35 years, and was an invalid eight years before his death. Drapery business said to have deteriorated on account of competition, "Church Sales" and "Bazaars" (recipient was very strong in her condemnation of these). Recipient used to do very well at shroud-making. Single son, not very bright, assists in the business. Statements confirmed and recipient said to be very respectable and hard working by five credible informants.
Trinity College Hospital Pension	122	W.	91	50	Formerly tailor	1 daughter (single)	4	£ 16 0 6 per ann.	Poorly furnished and not very clean	Nil	Nil	9 7	Nil	Nil	Nil	Nil	3 0 (annuity) 6 0 (subletting)	18 7	Recipient, widower for last five years, is cared for by daughter, who formerly assisted him in his work. She has no means and does not know how she will live when recipient dies. Recipient retired from work 10 years ago and commenced to receive pension a year later. Statements confirmed and recipient said to be very respectable and formerly hard working by seven reliable authorities.

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Trinity College Hospital Pension	123	S.	72	72	Caretaker (temporary)	—	2	9 0 0 per ann.	Clean and comfortably furnished	£25 in P.O. Savings Bank	Nil	5 9	Nil	Nil	Nil	2 6 (average)	Nil	8 3	Recipient had always lived at home and helped in house-keeping. Father, a tailor, widower for 20 years, died in 1891. Recipient earns "a few shillings and her meat" by temporary caretaking, mostly in the summer. Statements confirmed and recipient's character said to be very good by four credible informants.
Trinity College Hospital Pension	124	S.	59	59	Nons	—	3	12 10 0 per ann. and rates	Nicely furnished, clean and comfortable	£56 in P.O. Savings Bank (sister's)	Nil	5 9	Nil	Nil	Nil	Nil 12 0 (sister's)	Nil	17 9	Recipient, who is delicate, lives with single sister, 62, dress-maker, and helps her a little in her work. This sister was originally a lady's maid, but took up her present occupation on coming home to take care of widowed mother. Both appear to be rather refined. Statements confirmed and recipient said to be most respectable and deserving by four trustworthy authorities.
Trinity College Hospital Pension	125	W.	81	50	Formerly charwoman	1 son (married)	1	1 9	Very dirty and untidy	Insured in London Liverpool Victoria	Nil 3 0 (sister's)	5 9	Nil	Nil	Nil	Nil	Nil	8 9	Recipient lost her husband, a carman, 28 years ago. After his death supported self by chairing until eight years ago, when she began to receive pension. Sister, widow, 76, has lived with her about a year. Statements confirmed by six reliable informants, who said the sisters were very respectable and had worked hard, but were incapable of looking after themselves properly.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Paterson and Pape Fund and others	126	W.	Yrs. 93	Yrs. 50	Formerly let apartments	1 daughter (single)	3	£ s. d. 24 0 0 per ann. and rates	Fairly clean	Nil	£ s. d. Nil	£ s. d. 17 3	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 3 10 (Civil List pension)	£ s. d. 1 1 1	Recipient is a native of Dublin. Late husband was an ex-sergeant-major (pensioned), and died in 1872. Recipient's father served in the Irish Rebellion, 1798, and the Peninsular War, and on his account she has been put on the Civil List. Her pension is paid through the Charity Organisation Society. Besides the Paterson and Pape Fund (£15 per annum) she receives the Walker Annuity (£10), Craigerook (£10), and Merchants' Company (£10). Daughter, 70, lives with her, but is quite crippled with rheumatism, and recipient, who is blind, has been bed-ridden for six years. At previous address they were sold up, and now have very little furniture left. Statements confirmed by two reliable authorities, who said recipient was very respectable.

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Paterson and Pape Fund	127	(M. { (M.	— 60	— 30	Formerly or- ganist Lets apart- ments	None —	— 6	— 41 0 0 per ann. and rates	— Nicely and tastefully furnished	— Nil	— 1 11	— Nil	— Nil	— 2 0 0	— Nil	2 1 11	Recipient has been twice mar- ried, first to a sea captain, who was lost at sea. Twenty- eight years ago she was married to her present hus- band, the son of a Church of Scotland minister. For the last 23 years he has been in a lunatic asylum. He has an income made up of Trinity College Hospital Pension, £25; Sons of the Clergy Fund, £10; and the Graham Trust, Glasgow, £6 per annum. Recipient came under the notice of the Char- ity Organisation Society in consequence of having ad- dressed appeals for help to a gentleman at Paisley. She has been assisted by the owner of the vessel on which her first husband was cap- tain. Statements confirmed by two credible authorities, who said she was very respect- able.
William Watherston's Endowment	128	Wr.	83	65	Formerly joiner	2 sons and 1 daughter (all single)	3	15 0 0 per ann.	Comfortable and very clean	Nil	4 7	Nil	Nil	Nil 2 5 0 (son's)	Nil	2 9 7	Recipient gave up work about 20 years ago and has had pen- sion for 12 years. His wife died in 1898. He now resides with son, 37, clerk, and daughter, 40, who looks after the house. The other son, 43, is farming in the U.S.A. Statements confirmed by two reliable informants, who said recipient was very re- spectable and formerly hard working.
William Watherston's Endowment	129	Wr.	88	40	Formerly joiner	5 sons and 1 daughter (all married)	2	Nil	Clean and comfortable	A.O. Foresters.	4 7	Nil	Nil	Nil 12 6 grand- (daugh- ter's)	7 6 (from late em- ployer)	1 4	Recipient lost his wife four years ago. He now lives with his grand-daughter, office caretaker, who was de- serted by her husband and has three children. Recipient has had pension for one year. Statements confirmed and recipient said to be very respectable and formerly hard working by four trust- worthy informants.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., Wt., W.	Age.	Length of resi- dence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
William Watherston's Endowment	130	(M. (M.	Yrs. 69 47 64 —	—	Formerly mason; now lets apartments	1 daughter (single)	4	£ s. d. 27 0 0 per ann. and rates	Clean and comfortably furnished	£200 in Bank	£ s. d. Nil	£ s. d. 4 7	£ s. d. Nil	£ s. d. Nil	£ s. d. 8 0 (aver- age)	£ s. d. Nil	£ s. d. 12 7	Recipient retired about three years ago on account of ill- health and began to receive the Watherston Money. Daughter, 36, lives with parents. They let apart- ments and draw on savings when necessary. Home is situated in a good locality. Statements confirmed and recipient and family said to be very respectable by two reliable authorities.
William Watherston's Endowment	131	(S. (S.	61 61 59 59	— —	Let apart- ments	— —	5	£ s. d. 34 0 0 per ann. and rates	Clean and very nicely furnished	Deposit in Bank; amount not stated	Nil	£ s. d. 4 7 4 7	Nil	£ s. d. Nil 3 10 (bro- ther)	£ s. d. 10 0 (aver- age)	£ s. d. Nil Nil	£ s. d. 1 3 0	Recipients, two sisters, live together and maintain them- selves partly by letting apartments. The home is in a good locality. Brother allows one of them £10 per annum. Their father, who died in 1862, was a clothier. The younger sister was nurse in a branch of the Wather- ston family. Recipients said to be very respectable by two credible informants.
John Watt's Hospital Pension	132	W.	66	20	None	2 sons (single); 2 daughters (1 married)	4	£ s. d. 18 9 0 per ann.	Poorly fur- nished and dirty	Insured in Scottish Legal	Nil	£ s. d. 3 10	Nil	£ s. d. Nil	£ s. d. Nil 1 7 0 (son's) 1 2 0 (daugh- ter's)	£ s. d. Nil	£ s. d. 2 12 10	Recipient's husband, a marble- cutter, died a year ago after eight years' illness. He had a small Army pension—£13 per annum. Recipient is now mainly supported by single daughter, 38, analyst, and son, 31, shop assistant, who live with her. She has received the pension for five years. Statements confirmed by two trustworthy authorities, who believed recipient to be respectable.

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John Watt's Hospital Pension and another	133	S.	71	66	Formerly clerk	1	3 7 weekly	Clean	Nil	Nil	Nil	Nil	9 7	9 7	Recipient gave up work eight years ago and now lives in a better-class lodging-house. He has received the John Watt's Pension (£10) and the Trinity College Hospital Pension (£15) for two years. Said to have had considerable savings, which he lost through being surety for a brother (now deceased) many years ago. Supported mother, who died in 1893, for some years. Statements confirmed and recipient said to be quiet and respectable by two reliable informants.		
John Watt's Hospital Pension	134	S.	70	50	Formerly domestic servant	1	6 0 0 per ann.	Dirty and untidy	Servants' Benevolent Association	Nil	3 10	1 2 (Servants' Benevolent Association)	Nil	Nil	5 0	Recipient's father, a seaman, died in 1858, and mother, whom she supported for some years, in 1862. She has worked hard, living on savings when out of a situation. Has subscribed to Servants' Benevolent Association for 20 years. Crippled now with rheumatism, is looked after (not very well) by landlady. Has not heard anything of two brothers for quite 50 years. Statements confirmed and recipient said to be very respectable, deserving, and formerly hard working by two credible authorities.	
Longmore Trust	135	Wt.	65	30	Formerly saw re-pairer	1	4 6 weekly	Very clean and comfortable	A.O. Foresters	3 0 (Govan)	3 10	3 9	2 6 (son)	Nil	Nil	13 1	Recipient, native of Sligo, was brought to Edinburgh in infancy. At one time had marine store in Glasgow, which was given up owing to illness of self and wife. After wife's death, six years ago, he returned to Edinburgh. Has had Longmore Pension two years and parish relief from Govan since wife's death. Said to have six chronic diseases, and to have been "in all the infirmaries" in E. and W. Scotland. Has been in Canada and South Africa. Statements confirmed and recipient said by three reliable informants to be quiet and respectable, though one of them said he was "rather a humbug."

429.

4 M

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., or W.	Age.	Length of resi- dence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
James Gillespie's Hos- pital Pen- sion and another	136	S.	Yrs. 67	Yrs. 67	Lets apart- ments	—	4	£ s. d. 36 0 0 p r ann. and rates	Very clean and com- fortable	Insured in Prudential	£ s. d. Nil	£ s. d. 3 10 4 7	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 12 0	£ s. d. Nil	£ s. d. 1 0 5	Recipient, an orphan from infancy, brought up by grandmother, has maintained herself since the age of 13. She has been in service, and at the age of 50 she gave up sick nursing and commenced to take boarders. She has a little maid whom she has adopted. She pays her £6 a year and intends to leave her everything. Besides the Gillespie Pension (£10), which she has enjoyed for nine years, she receives £12 per annum from the Indigent Gentlewomen's Fund. Statements confirmed and recipient said to be most respectable and hard work- ing by two trustworthy authorities.
James Gillespie's Hos- pital Pen- sion	137	S.	71	71	Formerly in service	—	1	6 0 0 per ann.	Clean and tidy	Nil	Nil	3 10	Nil	Nil	Nil	1 0	Nil	4 10	Recipient, originally a dress- maker, went into service after parents' death, over 30 years ago. For about 10 years she has done nothing but a very little needlework, and has now spent all her savings. Has had Gillespie Money for five years. Sight of left eye completely gone. Statements confirmed and character said to be very good by two reliable in- formants.

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James Gillespie's Hospital Pension	138	Wt.	72	60	Formerly tailor	2 sons (1 married); 2 daughters (both married)	3	15	10	0	Clean and very nicely furnished	Tailors' Union and Mechanics'	Nil	3	10	13	0	Nil	Nil	Nil	5 0 (daughters)	Nil	1	1	10	Recipient has given up work for one year and has had the pension for the same time. He receives 9/- weekly from the Mechanics' and 4/- from the Tailors' Union. He has been twice married, and his second wife died 18 years ago from cancer. Her illness for 10½ years swallowed up all his savings. He is living with a son-in-law, a tailor, at present out of work, whose wife earns 5/- a week at cleaning. There are five young children. Statements confirmed and recipient said to be very respectable and thrifty by two credible authorities.
James Gillespie's Hospital Pension	139	W.	60	60	Takes lodgers	1 son (single)	3	17	0	0	Clean and nicely furnished	Insured in Prudential	Nil	3	10	Nil	Nil	Nil	Nil	5 6 1 3 0 (son's)	Nil	1	12	4	Late husband, compositor, died 11 years ago. Since his death recipient has been supported partly by taking lodgers and partly by son, 23, warehouseman, who resides with her and pays her 14/- a week. She has at present one lodger. She has had pension for one year. Statements confirmed and recipient said to be very respectable and hard working on good authority.	
James Gillespie's Hospital Pension	140	Wt	80	66	Formerly grocer	1 son (married)	4	16	0	0	Very clean and nicely furnished	Insured in British Legal	Nil	3	10	Nil	Nil	Nil	Nil	1 2 0 (son's)	Nil	1	5	10	Recipient has been a widower 32 years and lived in lodgings for a time until his son, 30, fireman, offered him a home. He had a business of his own for many years, but, his health breaking up, he was robbed by strangers and failed about 20 years ago. He has received pension for last three years. Statements confirmed and recipient said to be very respectable by two reliable informants.	

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., or W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
James Gillespie's Hospital Pension and another.	141	S.	68	68	Formerly collector for Gas Company	—	1	£ s. d. 2 6 weekly	Barely furnished; clean	Insured in Prudential	£ s. d. Nil	£ s. d. 3 10 2 0	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 5 10	Recipient, who is quite blind, shares a room with a younger brother, single, 64, formerly brass finisher, who does the housework and cooking. Recipient retired in 1888, when the gas company was transferred to the Town Council. He received gratuity £150. Brother said to have no income, and recipient £10 per annum (Gillespie) and 2/- weekly (Indigent Old Men's Society). Statements confirmed and the brothers said to be very respectable by two trustworthy authorities. It was thought, however, that income had been understated.	
James Gillespie's Hospital Pension	142	W.	60	34	None	3 sons (1 married); 1 daughter (married)	3	£ s. d. 14 0 0 per ann. and rates	Poorly furnished, but clean	A.O.Foresters (late husband)	Nil	£ s. d. 3 10	Nil	2 0	Nil	£ s. d. Nil 1 4 0 (son's)	Nil	£ s. d. 1 9 10	Recipient has been a widow six years. Late husband, cooper, run over by motor van. Youngest son, single, 27, butcher, lives with recipient, and eldest, married, 35, factory hand, allows her 2/- a week. Recipient is going blind. Has enjoyed pension for two years. Statements confirmed and recipient said to be respectable and deserving by three reliable informants.

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Society for Home Relief of Incapables	143	M.	56	30	Formerly groom	2 sons and 3 daughters (all single)	3	11	9	0	Poorly furnished, but very clean	Insured in Prudential (all)	Nil	3	0	Nil	4	2	(rent)	Nil	Nil	2	6	2	6	12	2	Recipient suffers from chronic catarrh of stomach, and has received the charity for 12 years. A son, 25, mason, living in Aberdeen, pays rent. A daughter, 20, is in lunatic asylum; son, 23, mason, out of work; daughter, 27 imbecile, and daughter, 15, milliner's apprentice, all live with parents. Statements confirmed. Recipient's character said to be doubtful (he had parish relief 3/- weekly, for 15 years, but it was taken off for drunkenness), but wife said to be good and hard working by two credible authorities.		
		M.	55	30	Charwoman																Nil	2	6	2	6	(daughters)				
Society for Home Relief of Incapables	144	W.	78	71	Formerly laundress	3 daughters (married)	2	6	0	0	Very poor and dirty	Nil	3	0	3	0	Nil	Nil	Nil	Nil	Nil	12	0	Nil	12	0	18	0	Late husband, baker, died 20 years ago. Recipient has been unable to work through sickness for six years. Has had charity for 11 years. Children do not help, but a nephew, single, 60, labourer, has lived with her for 19 years, contributing part of his earnings to the upkeep of the home. Statements confirmed and recipient said to be a respectable woman who had worked hard by four trustworthy informants.	
																					Nil	12	0	(nephew's)						
Society for Home Relief of Incapables	145	W.	68	68	Formerly printer	2 sons (single)	2	6	10	0	Very clean and comfortable	Letterpress Printers' Society	Nil	3	0	5	0	Nil	Nil	Nil	Nil	1	1	0	1	1	1	9	0	Recipient lost his wife four years ago, and now he and his younger son, 21, printer, live together. A woman comes in to clean the rooms. Elder son, 30, porter, in England, is not steady and does not help. Recipient injured his spine 20 years ago and has received the Incurable Charity ever since. Statements confirmed by three reliable authorities and several neighbours, who said that recipient was very quiet and respectable.
																					Nil	1	1	0	(son's)					

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.						REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.		Other sources.
Society for Home Relief of Incapables	146	(M. 56) (M. 54)	Yrs. 32 32		Formerly labourer Charwoman	1 son and two daughters (all single)	3	£ s. d. 7 10 0 per ann. and rates	Exceptionally clean and comfortable	A. O. Foresters	£ s. d. Nil	£ s. d. 3 0	£ s. d. 2 6	£ s. d. Nil	£ s. d. Nil 2 6 1 9 0 (son's) 4 6 (daughter's)	£ s. d. Nil	£ s. d. 2 1 6	Recipient suffers from phthisis and has had the elarthy four years. The children—son, single, 21, engineer, daughters, 15½, compositor, and 10, school girl, are living at home. Wife suffers from hernia and cannot work very hard. Statements confirmed and recipient and whole family said to be nice, respectable people by at least four credible informants.
	147	W.	63	63	Formerly laundress	Adopted daughter (married)	1	2 3 week	Very dirty, dark and smoky	Insured in Prudential	(See remarks)	3 0	Nil	Nil	Nil	Nil	3 0	Recipient has been twice married. Second husband died 10 years ago. She stated that adopted daughter was given to drink and it was through her that parish relief—2/6 a week—was stopped. She did not drink herself, "only for trouble, and that's very seldom." Has had the elarthy eight years. Statements said to be unreliable, and recipient a notorious character; an habitual drunkard, and utterly undeserving, by five reliable authorities. Relief was stopped on account of her own intemperate habits.
Society for Home Relief of Incapables	148	(M. 48) (M. 37)	Yrs. 48 37	48 37	Formerly labourer Charwoman	2 sons and 2 daughters (all single)	3	7 15 0 per ann.	Clean and comfortably furnished	Nil	8 6	3 0	Nil	Nil	Nil 5 0 7 6 (son's) 3 0 (daughter's)	Nil	1 7 0	Recipient suffers from Bright's disease and has not worked for six years. Has received elarthy and parish relief for four years. Children living at home are son, 18, brass finisher; daughters, 14, learning wire weaving, and 10, schoolgirl. The other daughter, 16, in service, £16 a year, does not help. Statements confirmed and recipient said to be very respectable and wife hard working by two credible informants.

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Society for Home Relief of Incapables	149	W.	71	71	None	1 son and 3 daughters (all married)	3	11 0 0 per ann. and rates	Clean and very comfortable	Insured in Prudential	4 0	3 0	Nil	Nil	Nil	Nil	1 10 0 (son-in-law's) 10 0 (grand-son's)	2 7 0	Recipient, whose late husband was a retired postman, has been a widow five years. After his death she came to live with eldest daughter, and appears to be well cared for. She has had the charity and out relief for five years. Statements confirmed and recipient said to be very deserving by two reliable authorities.
Society for Home Relief of Incapables	150	(M. (M.	39 37	35 35	Formerly upholsterer Charwoman	None	1	5 8 0 per ann.	Neat and clean	Insured in British Legal	5 0	3 0	Nil	Nil	Nil	5 0	Nil	13 0	Recipient is in an advanced stage of consumption. He worked up to 15 months ago. Has received the charity one year. He was four years in Glasgow, where he was laid up for four months after influenza, his employer died, and he returned to Edinburgh. Statements confirmed and recipient's character said to be excellent by three reliable informants.
Society for Home Relief of Incapables	151	W.	59	50	Formerly laundress	1 daughter (married)	1	5 0 0 per ann.	Poorly furnished, but very clean	Insured in British Legal	3 0	3 0	Nil	Nil	Nil	Nil	Nil	6 0	Late husband, ex-soldier, pensioned, died 18 years ago. Recipient maintained herself by washing until seven years ago. Suffers from heart disease and dropsy. Has large tumour on side of face. Has had out relief six years and the charity four years. Daughter helps occasionally. Statements confirmed and recipient said to be very respectable by two trustworthy authorities.
Society for Home Relief of Incapables	152	S.	50	30	Formerly in service	2 daughters (all married)	2	6 9 0 per ann.	Very neat and clean	Nil	3 0 3 6 (mother's)	3 0	Nil	Nil	Nil	Nil	Nil	9 6	Recipient, a native of Caithness-shire, had his spine injured some years ago and is unable to walk very far. Has had charity four years. He and his mother, widow, 85, live together, and a sister, widow, 60, comes in and cleans up the home and gives a little help in kind. Statements confirmed and recipient and mother said to be very respectable by two credible informants.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.						REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.		Other sources.
Dunlop Cancer Fund	153	W.	Yrs. 65	41	None	3 daughters (1 married)	5	£ s. d. 23 0 0 per ann. and rates	Well furnished, clean, and comfortable	Insured in Refuge	£ s. d. Nil	£ s. d. 4 7	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil 15 0 (daughters) 17 0 (daughters)	£ s. d. 15 0 (lodgers)	£ s. d. 2 11 7	Recipient has suffered from internal cancer for over 20 years. Late husband, who died three years ago, was a lamp lighter, earning 22/- weekly. Single daughters, 37, rubber mill hand, and 31, machinist, live with mother on united income. Recipient has had the fund two years. Statements confirmed and recipient said to be very respectable by two reliable authorities.
Dunlop Cancer Fund	154	M. M.	56 48	18 —	Formerly bridge builder Charwoman	2 sons and 3 daughters (all single)	3	£ s. d. 11 0 0 per ann.	Well furnished, comfortable and clean	Insured in Scottish Life (all) and Prudential	4 0	4 7	Nil	Nil	Nil 5 0 (son's) 5 0 (son's)	17 0 (lodgers)	1 15 7	Recipient, who suffers from internal cancer, has received the fund for six years and parish relief for five years. Two eldest children (daughters, 22 and 20) are in service; one helps occasionally. Sons, 18, tinsmith, out of work, and 16, plumber's apprentice, and little girl, eight, live with parents. Statements confirmed and recipient said to be of very good character by two reliable authorities.
Dunlop Cancer Fund	155	M. M.	62 62	62 62	Formerly plumber None	2 sons (married); 3 daughters (1 single)	2	£ s. d. 8 8 0 per ann. and rates	Rather dirty and untidy	S. Margaret's Society; insured in Prudential	6 0	4 7	3 8	Nil	Nil	Nil	14 3	Recipient is now bedridden. He has been unable to work at all for 11 months, and before that, for some 22 years, was only able to earn about 17/- a week, owing to cancer in bowels. Has received the fund for one year. Children said to be unable to help. Second daughter, married, 28 (deserted by husband), and youngest daughter, single, 18, are living with parents. Mother cannot do anything. Value of parntickets about £3. Statements confirmed by two credible informants, who said recipient was a respectable old man.

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Dunlop Cancer Fund and another	156	W.	7	72	Formerly charwoman	1 daughter widow)	1	6 0 0 per ann.	Very poor; not very clean	Insured in British Le- gal	4 0	3 0 1 11	Nil	Nil	Nil	8 11	Recipient has been a widow 20 years and is totally blind, in addition to suffering from cancer. She has had the Dunlop Fund (£8) for seven years and out relief for eight years, and has also Mrs. Ross's Fund (£5). Daughter, who keeps a dairy shop, helps her occasionally. Statements confirmed by two reliable informants, who said recipient was very respectable.
Murray Keith Fund for Incurables and another	157	S.	29	29	None	—	2	10 0 per ann. and rates	Clean and comfortably furnished	Insured in Scottish Legal	Nil	2 3 3 0	Nil	Nil	Nil	17 3	Recipient has been an invalid since infancy. After vaccination her right arm and left hand became diseased, and it was found necessary to amputate a finger. She and her sister, single, 26, shop girl, live with mother, widow, 62, who used to earn a little by washing, but can do nothing now on account of failing sight. The father has been dead 24 years. Also receives £8 per annum from Society for Home Relief of Incurables. Statements confirmed and family said to be nice, respectable people by two reliable authorities.
Murray Keith Fund for Incurables and others	158	M. M.	36 30	6 6	Formerly joiner Laundress	5 sons and 1 daughter (all under 14)	1 and shop	6 10 0 per ann.	Very dirty and untidy (overcrowd- ed)	Nil	10	2 3 3 0	Nil	Nil	Nil	1 2 3	Recipient suffers from phthisis and chronic asthma. He receives both the Murray Keith Fund (£6) and the Incurable Fund (£8). Parish relief is given for the children, whose ages range from three weeks to ten years. Wife earns 4/- a week at washing and takes 3/- a week in a little sweet shop. Clothing for children has been given both by the parish and the police. Statements confirmed by three trustworthy informants, who said that recipient when he could work was lazy, he and his wife were always begging. Inquiries by Charity Organisation Society two years ago showed that they received a great deal of assistance from various sources and that they were dirty, thriftless, shameless beggars, who traded on recipient's affliction.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Murray Keith Fund for Incurables and another	159	(M. (M.	Yrs. 62 59	35 35	Formerly gardener Upholsteress	None	1 and bed-closet	£ s. d. 2 0 weekly	Very dirty and untidy	Insured in Scottish Legal(both)	£ s. d. Nil	£ s. d. 1 6 1 0	£ s. d. Nil	£ s. d. Nil	£ s. d. 5 0	£ s. d. 8 0 (lodger)	£ s. d. 15 6	Recipient, a native of Ireland, has done no regular work for years. He is said to be subject to pleurisy and has been in Royal Infirmary several times. Wife has lately dislocated right shoulder. Help has been given by Catholic ladies, and the Society of St. Vincent de Paul are giving 1/- a week and some coal. Recipient has had parish relief several times. Three credible informants stated that recipient was lazy and that both man and wife were fond of drink and terrible beggars.
Murray Keith Fund for Incurables	160	S.	40	40	None	—	1	Nil	Comfortable and clean	Insured in London Liverpool Victoria	Nil	1 1	Nil	Nil	Nil	Nil	1 1	Recipient knew nothing of her parentage. She was adopted when an infant by a woman (now deceased), with whose single daughters, 38 and 31, she now lives. They let apartments and apparently do very well. Recipient was obliged to have right arm amputated on account of blood poisoning 14 years ago. She has received £3 annually from the Fund for six years. Recipient appears to be rather refined.

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Murray Keith Fund for Incurables	161	Wr.	54	54	Formerly labourer	None	6	32 0 per ann.	Very clean and com- fortable	Nil	4 6 (see re- marks)	1 1	Nil	Nil	Nil	2 0 0 1 0 0 1 1 0 (nep- hews) 9 0 (nie- ce's)	Nil	4 15 7	Recipient lost left leg 20 years ago through an accident. He resides with three nephews and a niece, all single, and their mother. Eldest nephew, 29, money-lender, the householder, has lost an arm and a leg. Others are 31, clerk 25, labourer; and niece, 19, rubber factory hand. The out relief is given for three children of another nephew (deceased), who are being brought up by grandmother. Recipient contributes part of his money to the family expenses. He has been on the Fund seven years. Statements confirmed and recipient said to be very respectable by two reliable authorities.
Walker An- nuity Fund	162	Wr.	75	60	Shoemaker	1 son (single); 2 daughters (married)	2	7 0 0 per ann.	Poor, dirty and untidy	Nil	Nil	2 3	Nil	Nil	Nil	6 0 (aver- age)	Nil	8 3	Recipient has been a widower six years. He and his son, 49, shoemaker, deaf and dumb, live and work together. Daughter looks in twice a week to put home in order. Recipient seems nearly past work. He has enjoyed Annuity for 10 years. Statements confirmed and recipient and son said to be respectable and hard working by two reliable informants.
Walker An- nuity Fund	163	W.	67	66	Needlewoman	None	1	6 8 0 per ann.	Beautifully clean and com- fortable	Insured in Prudential	Nil	1 6	Nil	Nil	Nil	2 6 (aver- age) 12 0 (grand- daugh- ter's)	Nil	16 0	Recipient's late husband died 20 years ago. He was a hard drinker and she could not live with him for some years before he died. A grand-daughter, single, 28, shop assistant, shares her home. They live on united income. Recipient has had Annuity six years. Statements confirmed and recipient said to be very respectable by two trustworthy authorities.
Walker An- nuity Fund	164	W.	81	60	None	1 son and 3 daughters (all married)	1	6 10 0 per ann.	Clean and comfortable	Insured in Prudential	3	1 6	Nil	2 0	Nil	Nil	Nil	6 6	Recipient has been a widow 13 years and has had out relief for the same time and the Annuity 10 years. Son, 47, plumber, allows her 2/- weekly. The daughters used to help. Recipient is almost blind. Statements confirmed and recipient said to be a very respectable old woman by two credible informants.

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS :

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Mrs. Ross's Fund and another	165	W.	70	47	None	2 sons and 2 daughters (all married)	4	£ s. d. 21 0 0 per ann. and rates	Nicely furnished and very clean	Insured in Prudential	£ s. d. Nil	£ s. d. 1 11 3 10	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil 1 10 0 (son-in-law's)	£ s. d. Nil	£ s. d. 1 15 9	Recipient, who is very delicate, has been a widow 10 years. Since husband's death she has been supported by son-in-law with whom she still resides. She has received the Ross Fund for three years and the Gillespie Hospital Pension (£10) for one year. She appears to be well cared for. Statements confirmed and recipient said to be very respectable by two reliable authorities.
Mrs. Ross's Fund and another	166 { M. M.		53 40	53 40	Formerly blacksmith None	2 sons and 2 daughters (all under 14)	2	8 10 0 per ann.	Comfortably furnished and fair y clean	Insured in Prudential (all)	10 0	1 11 3 1	Nil	Nil	Nil	Nil	15 0	Recipient suffers from chronic bronchitis and asthma, and has been unable to work for the past five years. He has received Mrs. Ross's Fund for two years, Incurable Society Pension (£8) for five years, and parish relief for about four years. A brother, with whom he was in partnership and who died three years ago, used to assist him. Statements confirmed and recipient said to be very respectable by two credible informants.
Mrs. Ross's Fund	167 { M. M.		75 75	75 75	Formerly general dealer None	2 sons (married)	1	3 0 0 per ann.	Miserably poor and filthy	N.I	3 0	1 11	Nil	1 0	Nil	Nil	5 11	Recipient has diseased kidneys. He has had Mrs. Ross's Fund for six years. Wife is palsied. She is an abject old creature grimed with dirt. They think of going into the Poor House soon. Elder son allows them 1/- a week. Recipient said by three trustworthy authorities to be "a notorious character" and "a drunken, dissipated old fellow, whose illness was due to his intemperate habits."

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168	S.	69	26	Formerly in service	--	1	6 9 0	per ann. and rates	Well furnished and very clean	£20 in P.O. Savings Bank	Nil	2 3 1	Nil	Nil	Nil	1 11 (annuity)	7 3	Recipient was caretaker for the summer at 10/- a week three years ago. Since then she has earned nothing. Had to keep her mother for some years. In addition to the Aged Christian Friend Society's Pension (£6), which she has had for a year, she receives £8 from the Incurable Society. Her annuity is derived from a sum of money left her by a former employer.
169	S.	77	54	Formerly office cleaner	--	1	6 4 0	per ann.	Very clean, well furnished and comfortable	Insured in Prudential; £30 in P.O. Savings Bank	Nil	2 3	Nil	Nil	1 0	3 0 (see remarks)	6 3	Recipient was born at Newhills and her father was a Burgess of Aberdeen; she receives £8 a year from the Aberdeen Guildery. After father's death, 1874, she supported her mother until her death, eight years ago. She makes about 1/- a week at sewing. She recently broke her leg, and her only grievance is that she cannot wash her "stair"—but, she said, "I maun do them the nicht." Has been one year on the Aged Christian Friend Society.
170	(M.	79	52	Formerly baker	1 son (married)	--	--	--	--	--	--	--	--	--	--	--	--	Statement confirmed and recipient said to be respectable and hardworking by two trustworthy informants.
	(M.	78	52	Formerly needlewoman		1	2 0	weekly	Poorly furnished, but fairly clean	Insured in Prudential	5 0	2 3 1 3	Nil	Nil	Nil	Nil	8 6	Recipient's husband has been eight years in a lunatic asylum. Her son is also out of his mind, and comes up and worries her so much that she has to keep her door locked. She is very weak and enaciated and hardly able to look after herself, and much of her slender income goes in paying for attendance. Has received Aged Christian Pension eight years; also has 5/- monthly from Independent Old Women's Society.
																		Statements confirmed by two reliable authorities, who gave the old woman an excellent character and said she had worked hard and had a lot of trouble.

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS :

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.	
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.		Total.
Aged Christian Friend Society	171	W.	Yrs. 77	Yrs. 30	Formerly needlewoman	None	1	£ s. d. 1 1 9 weekly	Very poor, but exceedingly clean	£3 in Savings Bank	£ s. d. 4 0	£ s. d. 2 3	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 6 3	Late husband, farmer, failed and became paralysed, and recipient had to nurse him until his death, 16 years ago, and took up needlework for a livelihood. When he died she sold most of her furniture and moved into one room. She still earns a few shillings occasionally. Has received the charity 12 years. Statements confirmed and recipient said to be most respectable and deserving by two credible informants.	
Indigent Old Men's Society	172	Wr.	76	49	Baker	1 son (married); 1 daughter (single)	2	7 0 0 per ann. and rates	Very clean and comfortable	Bakers' Union; Scottish Legal (both)	Nil	3 0	Nil	3 0	Nil	6 0	Nil	12 0	Recipient, a native of Shetland, lost his wife 13 years ago. He still works for an old employer on Saturdays. Has had the Indigent Old Men's Pension for eight years. Single daughter, 46 who, until a fortnight ago was earning 8/- a week, lives with him. Her health has broken down, but she hopes to get light work before long. Son allows recipient 3/- a week. Statements confirmed and recipient said by two trustworthy authorities to be very steady, quiet and respectable.
Indigent Old Men's Society	173	Wr.	79	50	Formerly iron-moulder	1 son and 2 daughters (both married)	2	5 10 0 per ann. and rates	Fairly clean and comfortable	Ironmoulders' Union	Nil	3 0	7 0	Nil	Nil	Nil	10 0	Recipient has been a widower for 10 years. Owing to hernia he has been unable to work for 20 years. Underwent an operation in Royal Infirmary and received a grant, £30, from the Mechanics' Society. Elder daughter sends a present (5/-) at Hogmanay. Other children do not help. Has had the pension 13 years. Statements confirmed and recipient said by four reliable informants to have been always a very steady, hard working, respectable man.	

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Indigent Old Men's Society	174	{ M. { M.	71 64	40 40	Formerly labourer	1 son (single); 3 daughters (married);	1	6 0 0 per ann. and rates	Poorly furnished and not very clean	Nil	Nil	Nil	Nil	2 0	Nil	Nil	Nil	7 0	Nil	5 3 (Army pension) 3 0 (Kinloch Fund)	17 3	Recipient, an old Indian Mutiny veteran, was in the 71st Regiment, and discharged with pension in 1868. He suffers from Bright's disease and has been in Royal Infirmary nine times. Wife is strong and healthy, and able to earn. Single son, 29, in Army, does not assist. Recipient has had the Old Men's Pension for four years. Statements confirmed by five credible authorities, who all stated that recipient was certainly a very respectable old man, but the wife, though hard working, was rather too fond of drink.
Indigent Old Men's Society	175	{ M. { M.	79 82	42 42	Formerly quarryman None	1 son and 2 daughters (all married)	1	1 11 weekly	Poor and not very clean	Nil	6 0	3 0	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	9 0	Recipient and wife are both very deaf and suffer from bronchitis and rheumatism. Children said to be unable to help. Eight children died young. Parish relief has been given for last 10 years. Recipient has had Old Men's Pension nine years. Statements confirmed and recipient and wife said by three reliable informants to be respectable and deserving.
Indigent Old Men's Society and another	176	Wr	77	77	Formerly gardener	3 daughters (all married)	2	8 0 0 per ann.	Very dirty and untidy	Insured in Prudential	3 0	3 0 3 0	Nil	Nil	Nil	Nil	Nil	Nil	1 4 0 (son-in-law's)	Nil	1 13 0	Recipient, who lost his wife 22 years ago, has resided since with youngest daughter, 33, and her husband, who have five children dependent. Has had parish relief six years, Old Men's Pension ten years, and also receives Incurable Society's Pension (£8). He is almost helpless with chronic rheumatism. Statements confirmed and recipient said by two reliable informants to be respectable.

ROYAL COMMISSION ON THE POOR LAWS AND RELIEF OF DISTRESS :

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Indigent Old Men's Society	177	(M. (M.	Yrs. 86 58	Yrs. 86 58	Formerly cork cutter Charwoman	1 step-son	2	£ s. d. 7 5 0 per ann.	Filthy	Insured in Prudential (both)	£ s. d. 5 0	£ s. d. 2 0	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil 5 0 (average)	£ s. d. Nil	£ s. d. 12 0	Both recipient and wife have been twice married, but the e is only one of wife's children by first husband living. He is a sailor, single, 25, whereabouts unknown. Recipient has not worked for 20 years. He is very infirm. Statements confirmed by two reliable authorities, who said recipient and wife were very respectable. Inquiry by Charity Organisation Society in 1901 showed them to be of good character.
Indigent Old Men's Society	178	Wr.	74	65	Formerly contractor	1 daughter (unmarried)	1	7 6 monthly	Very dirty and untidy	Nil	3 0	2 0	Nil	Nil	Nil	Nil	5 0	Recipient, originally a quarryman, for 40 years had a good business as contractor for removals, etc. When he was past work a son took on the business, but his death necessitated employing a stranger, who ruined it. Has received the Old Men's Money one year. Wife died 10 years ago. Recipient lives quite alone. Daughter helps occasionally. Statements confirmed and recipient said to be steady, respectable and formerly hard working by two trustworthy informants.
Indigent Old Women's Society and another	179	W.	71	71	None	1 son and 1 daughter (both married)	3	9 12 0 per ann. and rates	Very clean and comfortable	Insured in Prudential	Nil	1 3 2 3	Nil	Nil	Nil 15 0 (son-in-law's)	Nil	1 18 6	Recipient, widow of a tailor who died eight years ago, has since been supported by her son-in-law, with whom she lives. Besides the Old Women's Pension, which she has had for two years, she also receives Walker Annuity (£6). Suffers from chronic bronchitis and asthma. Statements confirmed and recipient said to be very respectable, and whole family of very good character, by two credible informants.

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Indigent Old Women's Society and others	180	W.	88	36	Formerly needlewoman	1 son (married); 3 daughters (2 married)	2	4 10 0 per ann. and rates	Very clean and comfortably furnished	Nil	Nil	1 3 3 0 (daugh-ter's)	Nil	Nil	2 8	Nil	Nil	Nil	10 9	Late husband, carpenter, has been dead 32 years. Single daughter, 63, paralysed, lives with her; daughter married, 61, pays mother's rent, and the other, married, 59, allows her 1/- weekly. Son, married, 48, joiner, is in America. Recipient has had the Old Women's Money for 20 years and also receives James Gillespie's Hospital Pension (£10). Single daughter receives the Incurable Society's Charity (£8). Statements confirmed and both said to be very respectable and deserving by two reliable authorities.
Indigent Old Women's Society and others	181	S.	72	£8	Formerly paper folder	—	1	7 15 0 per ann.	Very poor and dirty	Insured in Prudential	Nil	1 3 3 10 1 11 3 10 1 11 (sis-ter's)	Nil	Nil	Nil	Nil	Nil	Nil	12 9	Recipient and sister, single, 70, have lived together all their lives and worked for the same firm. They both gave up work about 10 years ago. They are very infirm and not capable of looking after the home properly. Besides the Old Women's Money, which recipient has had for six years, she receives the Craighcrook Fund (£10) and Miss Grace Whyte's Fund (£5). Sister receives James Gillespie's Hospital Money (£10) and Miss Grace Whyte's (£5). Statements confirmed and recipients said to be very respectable old women by two credible informants.
Indigent Old Women's Society	182	W.	82	70	Formerly handress	None	1	5 15 0 per ann. and rates	Poor and rather dirty	Nil	5 0	1 3	Nil	Nil	Nil	Nil	Nil	Nil	6 3	Recipient has been a widow 30 years. Late husband was a cab proprietor with fairly good business. At his death business was sold to defray debts and widow got nothing. Recipient, very infirm, subject to bronchitis, has had the Old Women's Money four years. Statements confirmed by two reliable authorities, who said recipient was very respectable, but unable to look after herself, and would be better in the poorhouse.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Indigent Old Women's Society	183	W.	Yrs. 80	Yrs. 80	Formerly charwoman	1 son (married); 2 daughters (1 married, 1 widow)	1	£ s. d. 5 0 0 per ann. and rates	Dirty and untidy	Nil	£ s. d. 4 0 0	£ s. d. 1 3	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 5 3	Late husband, ropemaker, died 35 years ago. Recipient has done no work for 10 years and has received Old Women's Pension seven years and parish relief about 12 years. Children do not assist, but used to keep the home together until they married. The old woman is very dirty personally. Statements confirmed and recipient said to be respectable by one informant. Another, however, perhaps more reliable, said that she was not satisfactory—rather addicted to drink.
Indigent Old Women's Society and another	184	W.	93	70	None	1 daughter (widow)	3	11 0 0 per ann. and rates	Well furnished, clean and comfortable	Nil	3 6	1 3 1 11	Nil	Nil	Nil 7 0 (daughter's) 14 0 (grand-daughter's)	Nil	1 7 8	Recipient, who is blind and very deaf, has been a widow 23 years, and has had parish relief ever since. She has received the Old Women's Money three years and a Blind Society Pension (£5) 12 years. Late husband was an architect. Recipient lives with daughter, widow, 60, dressmaker, and granddaughter, machinist, on united income. Statements confirmed by two trustworthy authorities, who said the whole family were very respectable. Recipient's present position was due entirely to misfortune.

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Indigent Old Women's Society	185	S.	79	40	Formerly in service	—	1	5 0 0	per ann.	Very clean and comfortable	Nil	3 0	1 3	Nil	Nil	4½	Nil	Nil	4	7½	Recipient left service to attend her widowed mother, who died 40 years ago. She then returned to service and eventually took to office-cleaning until about 10 years ago. "I have been a servant hard wrought a' my days." Statements confirmed and recipient said to bear an excellent character and to have been always a quiet, hard working woman by two credible informants.
Plenderleath Trust and others	186	W.	40	40	None	2 sons and 3 daughters (all single; 2 under 14)	3	13 0 0	per ann. and rates	Well furnished, clean and comfortable	Insured in Prudential (all)	Nil	9 0 3 10	Nil	Nil	Nil	Nil	7 0 (son's) 7 6 (daughters)	1 2 1	Nil	Recipient lost her husband, joiner, 10 years ago. Two years ago she underwent an operation for internal complaint and now suffers from diseased heart and lungs. She and younger son, 16, have £8 per annum from Incurable Society between them. Elder son, 19, dentist's apprentice, has £10 per annum from Heriot Trust. Eldest daughter, 18, compositor, adds her earnings to family budget. The younger daughters, 13 and 10, are being educated in Donaldson's Hospital. Recipient has had Plenderleath Money (£2) for seven years. Statements confirmed and recipient said to be very respectable by two reliable authorities.
Plenderleath Trust and another	187	S.	65	45	Formerly dressmaker	—	1	6 9 0	per ann. and rates	Comfortably furnished and very clean	Insured in British Legal	Nil	9 3 10	Nil	Nil	Nil	2 0 (average)	Nil	6 7	Nil	Recipient's father, who died in 1877, was a gardener; mother died 13 years before. A sister, 70, dressmaker, with whom recipient used to live, and who was bed-ridden 14 years, died four years ago. A little needlework now and then is all that recipient can do now. Besides the Plenderleath Trust, in which she has participated for 10 years, recipient has the James Gillespie Pension (£10). Statements confirmed and recipient said by three credible informants to be very respectable and industrious.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Penderleath Trust	188	W.	Yrs. 78	Yrs. 46	None	1 son and 4 daughters (all married)	2	£ s. d. 6 10 0 per ann.	Clean and comfortably furnished	Insured in Prudential	£ s. d. 3 0	£ s. d. 9	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. Nil	£ s. d. 3 9	Recipient has been a widow seven years. Late husband in lunatic asylum for some years before his death. None of the children are said to assist. Son, married, 46, stonemason, separated from wife 13 years ago, recently discharged from infirmary (phthisis), said he had been "a dead log on his mother for past six months," but hoped to get work shortly. Statements confirmed by two reliable informants, who said recipient was a respectable old woman and son was not bad.
William Whyte Fund	189	(M. { (M.	51 48	40 48	Formerly joiner Lets lodgings	None	3	9 10 0 per ann.	Clean, comfortable and well furnished	A.O. Foresters	Nil	9	2 6	Nil	Nil	Nil	12 3	Husband, badly ruptured and now very ill, has been unable to work for two years. Wife has to work hard attending him and looking after lodgers (two). A few friends help in kind. Apparently very respectable people who have a hard struggle. Recipient has had £2 annually for four years from the fund.
William Whyte Fund	190	(M. { (M.	81 62	60 62	Formerly shoemaker None	None	3	10 0 0 per ann.	Very clean and comfortably furnished	Insured in Prudential (both)	7 0	4½	Nil	Nil	Nil	Nil	7 4½	Recipient has been bedridden for two years owing to an incurable fractured hip caused by an accident. Wife has to stop at home and nurse him. Has received parish relief for 18 months and the William Whyte grant (£1) for two years. Recipient published a volume of poems 28 years ago. Statements confirmed and recipient said to be very respectable by two reliable authorities.

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Alexander Horn Mor- tification	191	W.	60	60	Charwoman	1 daughter (married)	1	4 10 0 per ann. and rates	Very clean and well furnished	Insured in Prudential	Nil	(See re- marks)	Nil	Nil	8 0	Nil	8 0	Recipient has been a widow 20 years, and since husband's death has maintained herself. Daughter would help if necessary. She has received the Horn grant for two years, 7/6 first year and 10/- second. Statements confirmed and recipient said by two credible informants to be a quiet, respectable, hard working woman.
Alexander Horn Mor- tification and another	192	{ M. (M.	81 51	81 51	Formerly gravedigger Charwoman	None	2	3 9 weekly	Very clean	Insured in British Legal	4 0	2 0 (see re- marks)	Nil	Nil	Nil	14 0	Nil	Recipient has been twice married. Wife cleans an office. The old man is very infirm and wife said she "had to look after him like a bairn." He broke a leg six months ago and has to use a crutch. Was assisted by Destitute Sick Society with 3/- weekly for six weeks. Received the Horn grant (7/6) for two years; is also a recipient of the Old Men's Pension (2/- weekly), and gets half-ton coal annually from church. Statements confirmed by three credible informants, who said that recipient was very respectable and had worked hard.
Alexander Horn Mor- tification	193	{ M. (M.	67 61	60 61	Formerly labourer Charwoman	None	1	5 15 0 per ann.	Very dirty and un- wholesome	Nil	2 6	(See re- marks)	Nil	Nil	Nil	10 0	7 6	Recipient, dropsical, has been unable to work for some time and then only at carrying sandwich boards. Wife goes out to work. They have a retriever and two fat black cats living in the same room. Recipient has had 7/6 annually for three years from the Horn Mortification. Statements confirmed by three reliable authorities, who said that recipient could not get work for merely on account of his intemperate habits.

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
John O'Groat Benevolent Association	194	W.	Yrs. 69	41	Lets apartments	2 sons (married)	4	£ s. d. 18 0 0 per ann. and rates	Poorly furnished and not very clean	Insured in Prudential	£ s. d. Nil	£ s. d. (See remarks)	£ s. d. Nil	£ s. d. 1 0	£ s. d. Nil (average)	£ s. d. Nil	£ s. d. 11 0	Recipient said that late husband, coachbuilder, died 40 years ago after three and a half years' marriage. She then lived with her mother until her death, getting her living by needlework. Forty-one years ago she came to Edinburgh and commenced letting apartments and was successful until two years ago, when she got into difficulties, and last year the Association made her two grants of £3 each to pay off arrears of rent and repair-chase some furniture which had been seized. She is now again in difficulties and appears to have quite lost heart.
John O'Groat Benevolent Association	195	(M. (M.	35 ?	3 mos	Grocer's assistant	3	1	9 0 weekly	Clean and comfortable	Nil	Nil	(See remarks)	Nil	Nil	1 5 0	Nil	1 5 0	Recipient only stayed in Edinburgh three months and left last autumn. His landlady stated that he was not able to keep a situation long as he was too fond of drink. He has a wife and three young children living apart, and wife wrote to landlady complaining that he sent her no money. Landlady said he was untruthful and she suspected him of being a begging letter writer. He received two grants of £3 and £2 from the Association.

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Samaritan Society	196	W.	37	37	Second-hand clothes dealer	4 daughters (all under 14)	2 and shop	11 0 0 per ann.	Clean and fairly well furnished	Nil	Nil	Nil	Nil	10 0 (profit)	Nil	10 0	Nil	10 0	Late husband, 39, printer, was 12 months in the infirmary and died three weeks ago. Samaritan Society assisted for seven weeks—2/6 weekly for first fortnight, 3/- for next three weeks, and 5/- for last fortnight, and a gift of £1 after husband's death. Children's ages run from 13 years to eight months. Sister, single, 57, assists occasionally. Statements confirmed and recipient said by three reliable authorities to be respectable and hard working, but late husband unsteady and a hindrance to her.
Samaritan Society	197	{ M. M.	40 37	40 37	Tailor None	3 sons and 4 daughters (5 under 14)	3	11 0 0 per ann.	Very poor and not very clean	Insured in British Legal	(See re- marks)	Nil	Nil	1 0 0 (daughters) 3 0 (son's)	Nil	1 8 0	Nil	1 8 0	Recipient has now resumed work after 10 weeks as an in-patient in infirmary for pleurisy. Out relief (10/- weekly) was given during whole time and 5/- weekly by Samaritan Society. Eldest daughter, 17, bookbinder, and eldest son, 16, errand boy, are earning. Statements confirmed by four credible informants, who said recipient was very respectable and hard working.
Samaritan Society	198	{ M. M.	41 39	15 15	Slipper-maker	6 daughters (4 under 14)	3	9 0 0 per ann.	Very poor and dirty	Nil	(See re- marks)	Nil	Nil	16 0 (daughters) 5 0 (son's)	Nil	1 1 0	Nil	1 1 0	Recipient, a Russian Jew, came from Leeds, where he was in the Poorhouse Infirmary for a time. Five months ago he was in Royal Infirmary, Edinburgh, and afterwards in Poorhouse Hospital for rheumatic fever during six months altogether. Parish relief, 5/- weekly, was given for two months, and Samaritan Society assisted with 4/- weekly for whole time. Family were also helped by Jewish Board of Guardians. Eldest daughter, 19, works at home with father; second daughter, 15, is a "mes-sage-girl." Statements confirmed by four reliable informants, who said recipient was respectable, steady and sober. One of them, however, added that he was a great "sponger."

EDINBURGH—continued.

NAME OF CHARITY.	No.	M., S., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Samaritan Society and another	199	M.	39	39	Formerly labourer	2 sons and 1 daughter (2 under 14)	2	£ s. d. 6 0 0 per ann.	Poor, dirty, and unwholesome	Nil	£ s. d. 5 0	£ s. d. 2 6 (see remarks)	£ s. d. Nil	£ s. d. Nil	£ s. d. 2 0 (son's)	£ s. d. Nil	£ s. d. 14 6	Recipient has been in Royal Infirmary several times. Has been unable to work for two years on account of Bright's disease. Samaritan Society helped for a fortnight with 5/- and 3/-. Destitute Sick Society are now giving 2/6 weekly. Son, 17, van-boy, earns 5/- a week. Younger children have free dinners at school. According to four trustworthy authorities man is fairly respectable, but wife untruthful, a muddler, and too fond of drink. Incurable Society used to help (48), but withdrew on account of wife's unsatisfactory character.
Destitute Sick Society and others	200	S.	36	36	Charwoman	1 son and 4 daughters (all under 14)	2	9 10 0 per ann.	Poor, but clean and tidy	Nil	Nil	(See remarks)	Nil	Nil	7 6	Nil	7 6	Man, 45, electrician, earning 38/- a week, with whom this woman cohabited, died a week ago from heart disease in Royal Infirmary, where he had been an in-patient for seven months. For six months Destitute Sick Society helped with 8/- and Samaritan Society with 4/6 weekly. Parish relief was refused. (Recipient's comment was, "They're so impertinent you !") Two children get free dinners at school and have received clothing from the Police-Aided Scheme. According to a good authority these people were not legally married and had been offered the Poorhouse when applying for relief. Refused assistance by Charity Organisation Society two years ago, as it was found to be an unsatisfactory case. Both drank and lived by pawning their things.

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Destitute Sick Society	201	W.	69	69	Charwoman	None	1	4 0 0 per ann.	Clean, but poorly furnished	Nil	Nil	Nil	Nil	3 0	Nil	Nil	5 0	Nil	8 0	Recipient could not say when husband, a bricklayer, died. He used to drink so much and "she was so cut and carved about by him" that she left him after 20 years of married life. She became a housekeeper and later charwoman. She now cleans a bank when she is able. Suffers badly from eczema. Destitute Sick Society have helped for nine months. Statements confirmed by three reliable informants, who said she was very respectable.
Destitute Sick Society	202	(M. (M.	48 43	30 30	Labourer Field worker	2 sons and 2 daughters (3 under 14)	2	2 6 weekly	Very poor, but clean	Nil	Nil	Nil	Nil	3 0	Nil	Nil	Nil	9 0	12 0	These people came from Skye. Husband has been in infirmary, where he had an operation for varicose veins, for three months and is just discharged. He stated that he would have no difficulty in obtaining work when strong enough. Destitute Sick Society are still helping. Wife seems a steady, capable woman. Statements confirmed by four credible authorities, who said recipients were very respectable and hard working.
Destitute Sick Society	203	(M. (M.	34 30	30 30	Railway motor-man None	4 sons and 1 daughter (all under 14)	2	10 0 0 per ann. and clo- set	Bright, comfortable, and spot- lessly clean	Reclabites ; insured in Prudential (all)	(See re- marks)	(See re- marks)	(See re- marks)	(See re- marks)	Nil	Nil	1 7 0	Nil	1 7 0	Husband and wife both said to be delicate. He was ill for three months last autumn in Royal Infirmary, and during that time parish relief 10/- weekly was given. Destitute Sick Society helped with 5/- weekly and coal, and Reclabites 5/- weekly. Children's ages run from nine and a half to two years. Statements confirmed by two reliable authorities, who said that recipients were both very respectable.

NAME OF CHARITY.	No.	M., S., W., W.	Age.	Length of residence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Destitute Sick Society and another.	204	(M.	Yrs. 48	48	Formerly labourer None	3 sons and 3 daughters (4 under 14)	2	£ s. d. 6 10 0 per ann.	Very poor and dirty	Insured in Prudential	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	Husband, consumptive, has been unable to work for 14 months. Was in Royal Infirmary nine weeks, during which time Samaritan Society helped with 2/6 a week for six weeks and Destitute Sick Society (who are still helping) with 3/-. Out relief has been given for 14 months. Eldest son, single, 22, shop man, and second son, 14, mill hand, are earning. Statements confirmed. According to three good authorities, there was nothing against recipients' character, but they were dirty and overcrowded, and the man ought to be in the hospital.	
		(M.	44	44							3 0	Nil	Nil	Nil	Nil	Nil		Nil
Police Aided Clothing Scheme	205	(M.	43	43	Casual labourer None	3 daughters (all under 14) and adopted niece.	1 and closet	6 15 0 per ann.	Filthy and evil-smelling	Insured in Prudential (all)	Nil	(See remarks)	Nil	Nil	12 0	Nil	12 0	Husband often out of work. Wife stately. One child, seven, is really a niece, adopted since she was 14 months old. Boots and clothing have been given for three eldest children for last two years. Statements confirmed by four reliable informants, who said these people were always filthy. They were drunkards and habitual cadgers.
		(M	44	44														
Police-Aided Clothing Scheme	206	(M.	40	40	Window-cleaner None	5 sons (all under 14)	1 and closet	6 5 0 per ann.	Very poor and dirty	Insured in Prudential (all)	Nil	(See remarks)	Nil	Nil	14 0	Nil	14 0	Husband was laid up after a year and fell from a ladder last year and Destitute Sick Society helped with 3/- weekly for seven weeks. Three eldest children have received boots and clothing from Police for last four years. Wife very untidy and children neglected. Statements confirmed by four credible authorities, who said that man was lazy and both drank. They applied to Charity Organisation Society for assistance, but were refused on account of unsatisfactory character.
		(M.	36	36														

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Police-Aided Clothing Scheme	207	M. M.	52 42	21 21	Labourer Charwoman	2 sons and daughters (3 under 14)	2	3 0 weekly	Very poor and rather dirty	Nil	(See re- marks)	Nil	Nil	Nil	Nil	3 6 5 0 (son's) 6 0 (daugh- ter's)	Nil	14	6	Husband, a Woolwich man, was in bed when visited, and said he was feeling ill or would have been "out with the unemployed." Son, 18, casual labourer, is only work- ing half time; daughter, 15, is employed at postcard work. Parish relief, 5/- weekly, was given for a few weeks before Christmas when husband was ill, and Destitute Sick Society gave 2/6 for three weeks. Police have helped with boots and clothing for last five years. Man's remark seems significant: "When I got work I wasn't able to work, and when I was able to work I couldn't get work." Three reliable authorities stated that the man was lazy, a malingerer and grossly intemperate, and had been in the police court more than once for assaulting his wife. (From Report on Physical Condition of School Children in Edinburgh). — Charity Organisation Society, 1906:— "Wretched home, untidy and dreary. Father con- stantly losing jobs through drink; boy licensed street trader, a reformed truant. Food irregular, erratic and scanty. Wife first married when 16; lost the six children of first marriage, all of second alive. She married again aged 28. A boy in hospital, heart disease. Children free dinners last winter, and Church gave help now and then. Dropped out of Thrift Club.—Evidence from Church, School Charity, Po- lice, Children's Employment, Schoolmaster, Employer and Doctors.")
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EDINBURGH—continued

NAME OF CHARITY.	No.	M., S., W.,	Age.	Length of resi- dence in place.	Occupation.	Children.	Number of rooms occupied.	Rent.	Condition of home.	Thrift.	WEEKLY INCOME.							REMARKS.
											Poor Law Relief.	Charities.	Clubs, etc.	Children.	Relations.	Earnings.	Other sources.	
Police-Aided Clothing Scheme	208	M { W {	Yrs. 42 38	Yrs. 42 38	Formerly la- bourer Herring guttier	1 son and 2 daughters (2 under 14)	1	£ s. d. 2 0 weekly	Inexpressibly filthy	Nil	£ s. d. (See re- marks)	£ s. d. (See re- marks)	£ s. d. Nil	£ s. d. Nil	£ s. d. 6 0	£ s. d. Nil	£ s. d. 6 0	Husband, paralysed, has not worked for six years. Wife was lying on the only bed covered with a dirty sack when visited, and said she had influenza. Parish relief 4/6, had been given for 16 months until last October, when, husband confessed, it was discontinued because he was discovered in a state of intoxication. Children were dirty and seemed neglected. Police gave boots and cloth- ing for two children last year. Four reliable authorities stated that man and wife were notorious drunkards—the man was especially bad and had never supported his wife. They have been known to Charity Organisation Society as very unsatisfactory for six years past. (From Report on Physical Condition of School Children in Edinburgh.—Charity Or- ganisation Society, 1906 :— “The father is paralysed and the wife works while he tends the baby, whose appear- ance is appalling; the other child’s condition is very bad too. The father has had nineteen convictions for as- sault, breach of the peace, and used to assault his wife; he has never supported her. Both have been in the Poor- house. The Charity Organi- sation Society could give no assistance because inquiries were not allowed, but the School Charity has given food and clothing and boots. A thoroughly unsatisfactory family. — Evidence from School Charity, Charity Or- ganisation Society, Employer, Schoolmistress, Chief Con- stable and Factor.”)

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